THREE EXPERIMENTS OF LIVING

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THREE

EXPERIMENTS OF LIVING:

LIVING WITHIN THE MEANS
LIVING UP TO THE MEANS.
LIVING BEYOND THE MEANS

'Tracts are written for the poor; but we would ask, if influence and example do not proceed from the rich?'

FIFTEENTH EDITION.

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PREFACE.

THE present little volume, though unpretending in its form, is the result of no inconsiderable experience and reflection. The manuscript was submitted to the editor, by the talented author, with a modest wish of making some slight contribution to the great cause of good morals, virtuous habits, and domestic and social comfort. The editor received it as one of the productions of the day, unsupported by any recommendations of great names, or other artificial means, which are the resource of empty writers, who only wish to attract the gaze of the public. But, upon beginning to read the work, his attention became so engaged with

the progress of the narrative, its simplicity, clearness, and natural development of the occurrences,—all which adapted it, in a peculiar manner, to those readers for whose benefit it is particularly intended,—that he had gone entirely through the volume, before he was aware of it.

Numerous valuable *tracts* have been written within a few years past, upon single and detached subjects of morals, connected with the condition of society; and among these, the admirable 'Temperance Tales,' by an able and interesting writer in this city, stand preeminent. It is not using too strong language, to say, that those Tales, unimportant as they may be considered by the mass of readers, who never trouble themselves with the labor of thinking, are, probably, now effecting a *revolution* in opinions, which have been proof against the heavy artillery of many a royal quarto and imperial octavo.

The author of the present publica-

tion,—a practical and exact observer of the lax doctrines still current with the unreflecting portion of the community, on the vital subject of the moral condition of those with whom we are obliged to live in a social state,—entertained a strong conviction, that a work, which should not be restricted to the development of any single topic of morals exclusively, but should comprise, within a moderate extent, a general view of those social duties and maxims of domestic economy, that are essential to our happiness and comfort in this life, would, if properly executed, be useful at this time.

It had not escaped the notice of so intelligent an observer, that there is, in many persons,—whose showy but superficial attainments give them more influence than they are justly entitled to,—a constant disposition to make a perverse application, in morals, of certain principles, which were intended for physical subjects alone. They repeat, like parrots, the maxim of the political

economists,—'*Laissez-nous faire*—let us alone,'—morals will take care of themselves; just as they tell us, to let alone the prices and qualities of the physical subjects of trade, and they will take care of themselves.

It is, however, an unquestionable, though in some respects a mortifying truth, that, to keep the community in a sound and healthy moral state, demands the unremitting energies of all the talent and perseverance of those individuals who have the ability to enlighten and instruct their fellow-men, and keep the vicious under that wholesome awe, which is essential to the security of the virtuous and well-disposed. Whenever the efforts of these individuals are intermitted,—whenever they cease to hold up to merited execration, the violaters of our social duties,—the corrupt portion of the community make a greater or less advance in their unholy career. No relaxation, in such a cause, can be allowed with safety. 'We must,' as

Burke says, on another occasion, 'keep up the top with continual agitation and lashing; the moment it ceases to spin, it is a dead bit of box.'

Under a deep conviction of the duty incumbent upon every individual, to render such aid as may be in his power, in promoting the moral improvement of society, the author of the present work offers it to the public. It comprises, as the reader will see, in the form of an interesting narrative, a practical display of important maxims in domestic economy and the conduct of life,—the advantages of living within one's means, on the one hand, and, on the other, the misery and wretchedness attendant upon an opposite course; not merely as regards the *physical* comforts of the unhappy individual, who is the subject of it, but his *moral* condition; for it is an undeniable truth, that the extravagance of living beyond one's means, so forcibly depicted in this work,—and which leads the unhappy man, when oppressed with debts and

beset by duns, to prevaricate, evade and deceive those who have just claims upon him,—has a most corrupting influence upon his moral sense; while it degrades the man in his own estimation, lessens his self-respect, destroys his independence, and even prepares the way for crimes, at which he would once have shuddered. The want of a competent property, it is justly said, is no crime; and certain it is, that wealth alone cannot ensure a virtuous and honorable life; but we daily see abundant reason for believing, that, as a practical rule of conduct, we cannot do better than to follow the emphatic advice of the stern and uncompromising Junius: 'Let all your views in life be directed to a solid, however moderate, independence; without it, no man can be happy, nor even *honest*.'

THE EDITOR.

BOSTON, DEC. 24, 1836.

THREE

EXPERIMENTS OF LIVING.

PART I.

LIVING WITHIN THE MEANS.

LIVING

WITHIN THE MEANS.

'And so, Frank, you are really going to be married?' asked uncle Joshua.

'I really am, sir,' replied Frank.

'And live on broth?'

'Yes, sir, and, if I cannot afford that, on water-gruel.'

'And pray, have you persuaded Jane to starve with you?'

'I have persuaded her, sir, that we can be happy on the bare necessaries of life; and those my industry will always procure us.'

'How do you know, that you will always have health to labor in your profession?'

'I certainly do not; it would be presumption in me, to speak securely on that subject.'

'Yet you are going to act as if this were a certainty.'

'And is it wrong, my dear sir, that I should? I have health and strength,—these, to me, are positive wealth. I possess them now, and I must make the most of them. If the uncertainty of our possessions is to paralyze our exertions, those who have money are nearly as bad off as those who have not. Riches take to themselves wings and fly away,—they are at the mercy of fire and water. Uncertainty is written upon all things. I believe my prospects are as stable as most people's.'

'Let me hear what they are.'

'In the first place, sir, I have health; in the next, activity; and then, my profession is a pretty sure one. A physician will always find patients, if he is attentive and skilful; and I mean to be both. However, I confess that our greatest security for a living, will consist in our moderate desires and simple habits. You know, sir, Jane has no passion for fine dress, and in short ——'

'In short, Frank, you are determined to be married, and there is an end of all argument.'

'I only wait for your consent, sir.'

'You know very well that mine will follow Jane's;—and she is willing to live with you on the bare necessaries of life?'

Jane only answered by an assenting smile.

'Very well, I give up; one thing, however, let me tell you,—beyond bread and water, a shelter for one's head, a bag of straw to sleep on, and covering and fuel to guard us from the inclemencies of the weather, there are no positive necessaries; all the rest are comparative!'

Jane had hitherto sat very quietly at her work; but she now laid it in her lap, and looked up with an air of astonishment.

'You do not agree with me, I perceive,' said uncle Joshua; 'tell me, then, what you think are the necessaries of life.'

'I confess, sir,' said Jane, a little contemptuously, 'when I agreed with Frank, that we could live on the necessaries of life, I did not mean like the beasts of the field, or the birds

of the air; but, graduating our ideas to what is around us, I am sure we shall ask for nothing more than the necessaries of life;—the luxuries,' added she, with a pretty sentimental air, 'we will draw from our own hearts.'

'And I,' said Frank, looking enchanted with her eloquence, 'shall be the happiest of men.'

'Graduating our ideas to what is around us!' exclaimed uncle Joshua. 'Ah, there it is; you could live on broth, or water-gruel, if every body else did; but the fact is, that nobody does, and so you, like the rest of the world, will live a little beyond your means.'

'No, sir,' said the young people, eagerly; 'we are determined to make it a rule never to exceed our means.'

'As long as you keep to that rule, you are safe;—you do not know what it is to be beset by temptations. But I have done; advice is of little value, where we have nothing else to give,—and that is pretty much my case;—but a bachelor's wants are few.'

'Yes, dear uncle,' said Jane, smiling; 'he wants nothing but the necessaries of life; an

elbow-chair, a good fire, and a cigar half a dozen times a day; and long, long,' added she, affectionately embracing him, 'may you enjoy them, and give to us what is of far more value than money,—your affection,—and on every other subject, your advice.'

In one fortnight from this conversation, Frank and Jane were man and wife. Perhaps a more united, or a more rational pair, had seldom pronounced the marriage vow. They began with the wise purpose of incurring no debts; and took lodgings at a cheap rate, in an obscure, but populous part of the city.

Most young physicians begin life with some degree of patronage, but Frank had none; he came to the city a stranger, from the wilds of Vermont, fell in love with Jane Churchwood, —uncle Joshua's niece,—a man whom nobody knew, and whose independence consisted in limiting his wants to his means. What little he could do for Jane, he cheerfully did. But after all necessary expenses were paid, the young people had but just enough between them to secure their first quarter's board, and place a sign on the corner of the house, by

special permission, with *Doctor Fulton*, handsomely inscribed upon it. The sign seemed to excite but little attention,—as nobody called to see the owner of it,—though he was at home every hour in the day.

After a week of patient expectation, which could not be said to pass heavily,—for they worked, read and talked together,—Frank thought it best to add to the sign, *Practises for the poor gratis.* At the end of a few days another clause was added,—*Furnishes medicines to those who cannot afford to pay for them.* In a very short time, the passers by stopped to spell out the words, and Frank soon began to reap the benefit of this addition. Various applications were made, and though they did not as yet promise any increase of revenue, he was willing to pay for the first stepping stone. What had begun, however, from true New England *calculation*, was continued from benevolence. He was introduced to scenes of misery, that made him forget all but the desire of relieving the wretchedness he witnessed; and when he related to his young and tender-hearted wife, the situation in which

he found a mother confined to her bed, with two or three helpless children crying around her for bread, Jane would put on her straw bonnet, and follow him with a light step to the dreary abode. The first quarter's board came round; it was paid, and left them nearly penniless. There is something in benevolent purpose, as well as in industry, that cheers and supports the mind. Never was Jane's step lighter, nor her smile gayer, than at present. But this could not last; the next quarter's board must be provided,—and how? Still the work of mercy went on, and did not grow slack.

'See,' said Jane, one morning, when she entered with a basket on her arm, 'see what a present our landlady has made me;' and she displayed her broken bread and cold meat. 'I am going to poor Mrs. Barber's, to feed the children. Do you not think if I could every day carry your patients such a supply as this, I should prove the best physician of the two?'

'Healthy food,' said Frank, 'is undoubtedly a preventive to diseases; but allow me some merit, after the mischief is done. We will

go togetner, however, this morning, as consulting physicians.'

And they went together to Ann Street, ascended a crooked flight of stairs, and entered the forlorn apartment, where lay the sick mother, while the hungry, squalid children were gathered round the ashes upon the hearth. But an object attracted their attention, that might be said to afford all the picturesque relief, which a painter would require in such a scene. By the side of the bed sat a lady in the prime of life, redolent with health and beauty, and dressed in the extreme of fashion. After gazing with some surprise at the new comers, she bent over the sufferer, sweeping her bird-of-paradise feathers in the sick woman's face, and inquired 'who they were?' In the meantime the children gathered round Jane, and, with a true animal instinct, began to scent the provision that the basket contained. It was with difficulty she could restrain their eager appetites. The lady looked on with wonder,—and inhaled the odor of the vinaigrette attached to her watch-chain.

'I hope there is nothing infectious,' said she, in a low voice to the doctor.

He assured her there was not. 'She has been,' said he, 'too weak to work for several months, and is reduced to this state as much by the want of nourishing food, as disease.'

'Good heavens,' said the lady, putting her embroidered pocket-handkerchief to her eyes, 'why did she not go to the alms-house!'

The woman's lips moved, but no sound was articulated.

'There is a very foolish prejudice against this institution,' said Mrs. Hart,—which was the name of the lady. 'I have known many people that had rather beg than go there.'

'It is foolish,' said the doctor, 'if that is the case; but as long as people can earn a living without applying to the town for support, we must commend them for their exertions.'

'I am very sorry,' replied she, 'that Martha did not let me know her situation before; I certainly would have done all I could to relieve her.'

'Then you know her, madam,' said Jane, for the first time speaking to the lady.

'Yes,—that is, she has washed in my kitchen for some weeks.'

'*Months*,' said Martha, with exertion.

'She sent to me,' continued the lady, 'a few days ago, and I ordered my coachman, this morning, to find out where she lived, and I have ventured here, notwithstanding my weak nerves and delicate health.'

'How good of you, madam,' said Jane, who was evidently impressed by the apparent rank of the lady; 'Mrs. Barber is very destitute.'

'So I perceive; but I rejoice she has found friends in you, able and willing to assist her.'

'We are more willing than able,' said Jane, meekly.

'That is precisely my case,' replied Mrs. Hart.

Jane glanced at her costly apparel.

'We, who are called *rich*,' said Mrs. Hart, 'have constant claims; but I will assist you in aiding poor Martha;'—and she drew from her reticule a splendid crimson purse, and drawing back the gold rings, placed in the woman's emaciated hand a small sum. Strange as it may seem, the woman discovered no gratitude, but rather made a rejecting motion.

'She is too sick, madam,' said Jane,

springing forward, 'to thank you as she would; but if you will trust me, I will see that your bounty is properly applied to the wants of the family; they are suffering for almost every thing.'

'Certainly,' replied the lady; 'and I should esteem it a kindness, if you or Dr. Fulton would do me the favor to let me know how Martha *goes on;* my health does not permit such exertions as these often.'

Jane, who had been maturing a little plan in her own mind, for the benefit of the children, promised her she would call in a few days; and Frank, with a native politeness that quite won Mrs. Hart, saw her not only to the bottom of the crooked stairs, but to her carriage, where her footman stood, holding the door in waiting for his lady.

'How happy,' said Jane, when they returned home, 'must Mrs. Hart be; so benevolent and so rich!'

'How do you know, my dear, she is so rich?' said her husband.

'Why, did not you observe how costly her dress was?'

'That is no proof,' said Frank; 'you know she said, like us, she was more willing than able.'

'But you know her situation must be very different from ours; why, her pelisse cost more than all my gowns put together, I will answer for it.'

'If she spends so much upon her pelisse,' said Frank, laughing, 'I am afraid she has but little left to give away.'

'That is by no means a candid conclusion,' said Jane, assuming her sentimental air; 'on the contrary, when we see a person richly dressed, it is but just to suppose they are wealthy.'

'It would be so, if every thing was governed by justice and right reason, and we were not continually drawing false inferences from appearances. You know, Mrs. Hart said she was very glad Martha had found friends "*able and willing to assist her;*" perhaps she thought *we* were very rich.'

'O, I am sure she could not,' said Jane, with some vexation, 'if she looked at my old straw bonnet and calico gown.'

'Well, dear,' replied Frank, affectionately, 'I suppose she did not; she only looked at your bright blue eyes, and saw you feeding the hungry.'

In a few days, things wore a more comfortable appearance at Martha's. The lady's bounty was well applied. Fuel and food were provided; but still the children were too destitute of clothing to attend any of the schools. Jane's plan, that we have before alluded to, was fast approaching maturity. She determined to solicit aid for clothing the children; but a feeling of delicacy led her to delay it, in hopes she might be able to give a respectable sum herself. In the mean time, Dr. Fulton pursued his course with persevering industry. Martha's return from what her own class styled *death's door*, gave him celebrity with them; but a new case, more convincing, soon occurred. He was called to a man who was dying. He hastened to the place, and found the too frequent companions of the poor,—superstition and ignorance. The sick man was stretched on his bed of straw, his family huddled round him, groaning, sobbing and crying aloud, the

room crowded by people drawn there from curiosity;—for, strange as it may seem, there are those, who, much as they dread the agonies of death for themselves, are eager to witness them in others. The doctor's first care was to clear and ventilate the room, and then to administer such restoratives as he thought judicious. The consequence was, that the man began to draw a longer breath, and, in the course of a few days, was spoken of as cured by Dr. Fulton, after every body had given him over!

Frank had now no want of employment from the poor; but, by degrees, those who could afford to pay began to apply; and at length a carriage, but little inferior in elegance to Mrs. Hart's, stopped at his lodgings. Jane's heart fluttered as she heard Mr. Harrington's name announced, for she knew he was one of the wealthiest of the city. His visit was that of a *hypochondriac*, who, after trying various physicians and various systems, had heard of the fame of Dr. Fulton, of his wonderful success, and came hoping to get aid for himself.

Perhaps there never was a fairer chance for

quackery; but Dr. Fulton, to do him justice, had no tact for such little arts. He frankly told him that his restoration depended much more on himself than on a physician, suggested modes of exercise, of diet, cheerful society, and relaxation from business and care; and when the gentleman insisted on the doctor's success in curing desperate cases, he assured him, that his most powerful agents among the poor had been what they could command without his aid,—temperance and cleanliness. Mr. Harrington was struck with the doctor's honesty and good sense, and felt moved by the apparent poverty of his and his young wife's situation. At parting he did not confine himself to a regular fee, but said, 'As you practise *gratis* for the poor, it is but just that the rich should pay you double.' He requested Frank to visit him daily; and this he continued to do; and, as he had leisure to make long calls and engage him in cheerful conversation, Mr. Harrington rapidly improved under the best of all systems for a hypochondriac.

Thus far we have followed our young couple in their struggle for a *living*. Not a debt,

hitherto, had been incurred; and besides *time* and *medicines*, they had always found something to give. But as their pecuniary prospect brightens, our walks must enlarge. Dr. Fulton was daily working his way into the more enlightened orders of society. His day-book and leger began to be necessary, and the gentle-hearted Jane was no longer obliged to beg a pittance for the poor.

We must now make an excursion to another part of the city, for our friends boarded at what is called the *North-End*. In a splendid apartment, ornamented with mirrors and girandoles, whose diamond cut-drops reflected the colors of the rainbow, hung round with paintings and curtained with damask, in an elegant morning dress, on a cushioned divan, sat Mrs. Hart. Twice she rang the bell, and twice a footman made his appearance.

'Have not the shawls come yet?' both times she inquired.

'No, madam.'

'Are you sure you made no mistake?'

'Yes, madam.'

'Give me my cologne bottle; not that, the

porcelain;' and she poured the perfume over her handkerchief. 'So provoking!'

At that moment, a man was ushered into the room, with a box under his arm. The footman was ordered out, and the treasures of the box displayed. There were camels-hair shawls of different prices, from one hundred to three hundred dollars. The first were thrown scornfully aside. One for two hundred was elegant. It was, however, too dear; she could not afford it,—but she must have some kind of a shawl;—she was *suffering* for one. The man assured her she never would repent taking one of them, and she began to think so herself. At length, she decided to keep the one for two hundred, if there was no hurry for payment. 'Not the least,' the man assured her; 'but perhaps she had better look at another he had.' Another was displayed; but the cost of it was three hundred dollars. 'It was elegant,—it was superb,' but it was wholly out of her power to buy it; 'and yet, really, the one she had selected looked positively ordinary by the side of it;' and she cast a glance of indignation towards the two hun-

dred dollar shawl. The man urged the merits of the three hundred dollar one, and at length threw it over her shoulders. It hung gracefully to the hem of her garment. She surveyed herself before, turned, and, with her head over her shoulder, surveyed herself behind; she wrapped it round, and she flung it open; she disposed it over one arm in folds. This last effect was irresistible,—it was truly Grecian drapery,—it decided the matter. 'Very well,' said she, 'the shawl is mine. I must have one; and I suppose, in the end, this will be as cheap as any.'

At that moment, Mrs. Fulton was announced. The man was hurried out, and the shawl thrown gracefully over the arm of the sofa.

'My dear Mrs. Fulton,' said the lady, 'I have been expecting you to call and see me; I remembered your promise.'

Jane was delighted with her reception, and proceeded at once to mention her plan. It was to get up a subscription to supply clothing as well as schooling for a certain number of poor children, including Martha's.

'I thought Martha was able to work by this time,' said the lady.

'She is still very feeble, and can barely procure food for herself and children. I thought perhaps you would approve of my plan. I would not set it going till I was able to contribute my part by money, as well as time. My husband has been successful beyond his expectations, and I have now a feeling of independence in asking.'

'How benevolent you are, my dear Mrs. Fulton! Would to Heaven I had the means of being equally so! but my time is wholly engrossed, and the claims upon my purse are constant. Perhaps none are so heavily taxed as the rich, or have less right to be called affluent. I declare to you,' said she, drawing forth her elegant crimson silk purse, and holding it suspended on her jewelled finger, 'I cannot command a farthing; you see how empty it is. But I approve your plan. Perhaps you will be so kind as to advance the same sum for me that you pay for yourself. We will settle it when we next meet.'

Jane cheerfully assented, and took her leave; and Mrs. Hart, with her three hundred dollar shawl, became the debtor of Jane.

'How strange it is,' said Mrs. Fulton, as she related the circumstance to her husband, 'that, in the midst of such luxury, she had not five dollars to give in charity, for that was all I wanted!'

'You do not understand this thing, my poor Jane,' said Frank, smiling; 'it seems to you incredible that Mrs. Hart can be poor. I will demonstrate the matter to you. You admit that *we* are rich now, compared to what we were two months ago. We have our next quarter's rent secure,—are able to buy books, and have something left to give away. But if I were to make expensive purchases that would consume nearly all we have accumulated, and you took it in your head you would have a pelisse as costly as Mrs. Hart's, then you would be as poor as she was to-day, and could not afford to give any thing away, instead of becoming her creditor.'

'According to your definition,' said Jane, 'those who live within their means are the only wealthy people.'

'They certainly are to all the purposes of present comfort; and so you must be thankful

that you have married a man who has found out the philosopher's stone.'

'Better than that,' said Jane; 'who has the art of being rich with a *very little* money.'

The next day Jane went to see Mrs. Barber, and propose to her her plan of clothing the children, and providing a school for them. The woman expressed her gratitude, and Jane thought it but just to mention her benefactors. When she named Mrs. Hart among them, Mrs. Barber said, 'Indeed, madam, I do not ask her to give me any thing, if she will only pay me what is justly my due.' Jane now learned, with astonishment, that the poor woman had washed 'in her kitchen' for nearly a year, without being able to obtain payment.

'It was for that, madam, I sent to entreat her to come and see me, hoping she might be moved by my distress; and she did, you know, pay me a small sum. I have credited her for that; but it is a small part of what she owes me.'

'I hope,' said Jane, after a long pause, in which her countenance discovered the workings of her mind, 'I hope there are few such instances as this.'

'I never met with such a one, not exactly,' added she hesitatingly; 'but, indeed, madam, the rich little consider how important our wages for a day's work are to us. It would be bad manners in us to insist upon being paid immediately; and yet many's the time when I have depended upon one day's wages for my children's food for the next.'

'It must be such a trifle to the rich, that if you only let them know you are going away they will pay you.'

'It is because it is such a trifle to them, I suppose,' said the woman, 'that they cannot understand how important it is to us. Some how or other, rich ladies never have any thing they call *change*, and they are very apt to say, "they will remember it," and "another time will do as well;" and so it is as well for *them*, but not for *us*.'

Mrs. Barber's heart seemed to be quite opened by Jane's sympathy, and she went on.

'Indeed, ma'am, I sometimes think there is more kindness towards the poor than there is justice. The ladies are very good in getting up societies and fairs to help us; but they very

often seem unwilling to pay us the full price of our labor. If they would *pay* us well, and *give* us less, it would be better for us.'

'Perhaps you are right,' said Jane, 'about paying for work; but only think how much good has been done by fairs!'

'Yes, ma'am; good has been done to some, and injury to others. I know of a poor woman who was born a lady, and who was reduced in her circumstances. Her health was very feeble, but still she was able to earn a living by making those curious little things that they sell at fairs; but since the ladies have taken to making them, it is hard times with her; for she says the market is overrun.'

'The right way,' said Jane, 'would be to employ these people to work for others, and instead of the ladies making pin-cushions and emery-bags, to buy them ready made, and sell them again. Then charity would operate equally among the poor; for what one class could not make, another could, and labor would be exchanged.'

'I don't know how it ought to be settled Perhaps it is all right as it is; but we poor

folks think we have our wrongs. For instance, ma'am, I sometimes do washing for people at boarding-houses. They will appoint me to come *about* 9 o'clock in the morning to get their clothes. When I go, very likely they are not up. Then I must wait till they are,—sometimes an hour or more. All this is lost time to me; and time, to daily laborers, is money. My husband was a carpenter; and he used to say, that he gave the rich a great deal more than he got from them, for he gave them *time*. One fine lady and another would send for him, and ask him if he could not put a shelf up here, or make a closet there; and after he had measured and calculated, perhaps they would come to the conclusion not to have any thing done, and he had his trouble for his pains.'

'All the wrongs you have mentioned,' said Jane, 'seem to arise from want of consideration, not want of benevolence.'

'That's pretty much what I said, ma'am, at first,—that now-a-days there was more kindness to the poor than justice. If I was paid for all the time I have wasted in waiting upon the rich, sometimes for clothes, sometimes

for *pay*,—for I often have to go two or three times before I can find a lady at home, —I should be better off than I am now. To be sure, it is but small sums that are due to us; but my husband used to say these ought to be paid right away, because they do n't go upon interest like larger ones.'

'You seem to have thought a good deal on this subject,' said Jane.

'I take it,' said Mrs. Barber, 'that we must all *think;* at least, I never saw the time when I could drive thoughts out of my head, though I am sure, when you first took me up, it was sad enough to think; and if it had not been for my poor children, I should have been glad enough to have laid down in the cold grave, and thought no more in this world.'

'How true was your remark,' said Jane, when she related the poor woman's conversation to her husband, 'that if Mrs. Hart spent so much upon her pelisse, she probably had little to give away! I am sure I never shall see a very costly dress again, that I shall not think of poor Martha.'

'You must not think all the wealthy are

like Mrs. Hart, Jane. I believe such instances, in our city, at least, are rare, and that few ladies would suffer a debt like this to go unpaid, and in the mean time give ostentatiously. At the same time, it illustrates the inordinate indulgence of luxury, which seldom fails, I believe, to harden the heart and make people selfish. But I dare say, any body that looked in upon us, and heard us reasoning so sagely upon the evils of wealth, would apply to us the fable of the fox and the grapes.'

'I should like, however,' said Jane, 'to be rich *once*, if it was only to show others how much good riches might do.'

'Luckily,' said Frank, 'you would not be the first to illustrate this subject; we have had noble examples of munificence in our city. At present, Jane, it is wisest to turn our study towards seeing how much good we can do with a little.'

Dr. Fulton's business increased with his reputation, and his reputation with his business. At the end of a year, he felt authorized to rent a small house, and begin house-keeping. Their arrangements were as economical as possible;

and, on this occasion, uncle Joshua, who was first consulted, very kindly gave them more money than advice.

Now, indeed, our young couple felt happy. There is something in *home* that gives dignity to life. The man, who can say *my home* and *my family*, possesses the strongest influence that can operate on character.

It was a cold evening in December that they took possession of their little tenement. The first flight of snow was just beginning to fall, and the dark clouds were separated from the horizon by a pale streak of blue, watery light; but within the little parlor, all was bright and cheerful. The fire sent its flickering beams throughout the apartment, enlivening the books and the furniture, and resting on the cheerful faces of the young couple, now radiant with happiness.

'What do we want more?' said Jane, as they seated themselves at the tea-table. 'All the world could not make us happier than we are now.'

'There is a great satisfaction,' said Frank, 'in having *earned* our comforts.'

'Yes,' replied Jane; 'even uncle Joshua has become a convert, and says we were wise to marry.'

At that moment, the door-bell rung. It was a message from Mr. Harrington, requesting to see the doctor immediately.

'How provoking!' exclaimed Jane. 'I suppose he has taken it in his head that his throat is closing up, or that he has a fifth finger growing out of his hand. It is too bad, to disturb our very first evening at home!'

'You forget, Jane, that we owe a large proportion of our present prosperity to his whims; besides, he has procured me many friends. I will be back as quickly as possible.'

In a short time, Frank returned; the tea-kettle again sent forth its hissing sound, and the tea-pot was again replenished.

Jane grew anxious about Mr. Harrington, and hoped 'he was not seriously sick.'—'How the wind blows!' said she. 'Ah, if there is any thing that makes us feel the blessing of home, it is such a night as this.'

But poor Jane was doomed to be disap-

pointed. Again the door-bell rung. 'I have no doubt,' she exclaimed, 'but Mr. Harrington has sent again.' She was mistaken; it was the little ragged son of the widow Warner, one of the doctor's patients, for whom he 'practised gratis, and furnished medicines.' The boy said, 'his mother wanted the doctor to come right away *that minute*, for little Betsey had pulled a kettle of scalding water over her.'

To this message Jane made no opposition, but hastened her husband's departure. Little Betsey was one of her *protegées*, and it was but the day before that, as she observed her at the infant school, she thought she should be perfectly satisfied with possessing such a healthy and intelligent child. In this respect, she was soon gratified. As a mother, Jane was exemplary in her duties; and, as the number of her children increased, she might be truly said to share the laborious toil of the family. At first, she had but one female domestic, and then Mrs. Barber's little daughter was occasionally called in. Many a weary day and night did Jane cheerfully go through,—sometimes she had to watch by a sick child till the morning dawn,—

and then came washing-day, and she must hold her infant in her arms till night came round again. All these were labors of love, and brought their own reward. Frank's sphere of business continued to enlarge. He no longer trudged about on foot, but purchased a horse and chaise, and his leaden weight with it, to give the horse a hint to wait his master's pleasure. In short, he was acknowledged as *one of the faculty*, by his brother physicians, and, of course, a man of consequence. The comforts of life gradually increased, though they did not lose sight of the principle with which they set out, of living within their means. The close of every year left them a small overplus, which was scrupulously invested for capital.

We fear there are few who sincerely repeat 'Give me neither poverty nor riches.'

This was the situation to which Frank had attained. Blest with health, a promising family, respected as a physician, and cherished as a friend; with the wife of his youth, the partner and lightener of his cares,—it seemed as if there was little more to desire. We talk of the

blessing of an amiable disposition ;—what is it but the serenity of a mind at peace with itself,—of a mind that is contented with its own lot, and which covets not another's! They sometimes made a morning call at the houses of the rich and fashionable ; but Jane looked at the splendid apartments with vacant admiration. It never for a moment entered her head that she should like such herself. She returned home to take her seat by the side of the cradle, to caress one child, and provide for the wants of another, with a feeling that nobody was so rich as herself.

It would be pleasant to dwell longer on this period of Dr. Fulton's life. It was one of honest independence. Their pleasures were *home* pleasures,—the purest and the most satisfactory that this world affords. We cannot but admit that they might have been elevated and increased by deeper and more fervent principle. Nature had been bountiful in giving them kind and gentle dispositions, and generous emotions ;—but the bark, with its swelling sails and gay streamers, that moves so gallantly over the rippling waters, struggles

feebly against the rushing wind and foaming wave. Prosperous as Frank might be considered, he had attained no success beyond what every industrious, capable young man may attain, who, from his first setting out in life, scrupulously limits his expenses within his means. This is, in fact, to be his text-book nd his ægis. Not what others do,—not what *eems* necessary and fitting to his station in ife,—but what he, who knows his own affairs, can decide is in reality fitting. Shall we, who so much prize our independence, give up, what, n a political view alone, is dross, compared to ndependence of character and habits? Shall we, who can call master spirits from every portion of our land, to attest to the hard-earned victory of freedom and independence give up the glorious prize, and suffer our minds to be subjugated by foreign luxuries and habits? Yet it is even so; they are fast invading our land; they have already taken possession of our sea-ports, and are hastening towards the interior. Well may British travellers scoff, when they come amongst us, and see our own native Americans adopt-

ing the most frivolous parts of civilized life,—its feathers and gewgaws,—our habits and customs, made up of awkward imitations of English and French; our weak attempts at aristocracy; our late hours of visiting, for which no possible reason can be assigned, but that they do so in Europe! Let us rather, with true independence, adopt the good of every nation,—their arts and improvements,—their noble and liberal institutions,—their literature,—and the grace and real refinement of their manners; but let us strive to retain our simplicity, our sense of what is consistent with our own glorious calling, and above all, the honesty and wisdom of living within our income, whatever it may be. This is our true standard. Let those who can afford it, consult their own taste in living. If they prefer elegance of furniture, who has a right to gainsay it? But let us not all aim at the same luxury. Perhaps it is this consciousness of unsuccessful imitation, that has given a color to the charge made against us, by the English, of undue irritability. Truly, there is nothing more likely to produce it. Let us

pursue our path, with a firm and steadfast purpose, as did our fathers of the Revolution, and we shall little regard those who, after receiving our hospitality, retire to a distance, and pelt us with rubbish.

Whether the following extract from a letter written by one of the primitive and respectable members of our government, Judge Wingate, has been published, I do not know; but it bears honorable testimony of the simplicity of Washington's first public dinner, and is copied verbatim from the original letter.

'I was a member of Congress when President Washington was inaugurated in his office, and at the first public dinner he gave. The President, the Vice President, the foreign ministers, the heads of department of government, the Speaker of the House of Representatives, and the Senators from New Hampshire, and the Senators from Georgia,—being the two States from the northern and southern extremities of the Union,—made the company at the table. It was the least showy dinner that I ever saw at the President's table, and the company was not large. The President made his whole dinner on a boiled leg of

mutton. It was his usual practice to eat of but one dish. As there was no chaplain present, the President himself said a very short grace as he was sitting down. After the dinner and dessert were finished, one glass of wine was passed round the table, and no toast. The President arose, and all the company, of course, and retired to the drawing room, from which the guests departed, as every one chose, without ceremony.'

We hope this digression will be excused, for the sake of the honest independence of our purpose. Hitherto Dr. Fulton had done what every other man may do, with health, capacity and industry. Without a symptom of quackery, he had a courteous manner of listening to the complaints of his patients, and a sympathy which arose from kind feeling. No one could appreciate this gentleness more highly than *poor rich* Mr. Harrington, who had been laughed at by his enemies, scolded by his friends, blistered by one physician, dieted by a second, and steamed by a third, till he was an epitome of human hypochondriacism. Frank soon saw that his case was an incurable one, and sought only to soothe and alleviate his

sufferings. Perhaps Mr. Harrington learned to appreciate some of the blessings of his own affluence, by witnessing the exertions that Frank and Jane were obliged to make. At any rate, he entertained much respect and regard for them, and was often heard to say there was more happiness in their 'little bird's nest,' than in a palace. At length, worn out by nervous disease, his emaciated frame found its refuge in its mother earth, and he quietly slept with his fathers. After his death, it was found that he had bequeathed to Dr. and Mrs. Fulton, 'as a mark of his regard, five thousand dollars.' This sum was immediately invested as capital, and both resolutely declared that they would consider the principal a sacred deposit, and not encroach upon it.

We have alluded to the increase of their family. The 'little bird's nest' had become quite too small for the number of its inhabitants. Before Mr. Harrington's legacy, they had determined to take another house. Perhaps the bequest might influence them in getting one in a more agreeable part of the city, though they only gave as a reason, the health and advantage of their children.

THREE

EXPERIMENTS OF LIVING.

PART II.

LIVING UP TO THE MEANS.

LIVING

UP TO THE MEANS.

Could Frank and Jane have foreseen their present degree of affluence, when they first set out in life, they would have considered it little less than a miracle. But, like every thing else that is gradually attained, it now excited no wonder in their minds. There was still a striking simplicity in Jane's manners and appearance, a consciousness of happiness, and a refinement of feeling, that intercourse with the world too often blunts. When her children were fairly in bed, and the domestic duties of the day over,—when her husband laid aside his day-book and leger,—when the fire burnt bright, and her little work-table stood by her side,—when Frank ventured to *pull off his boots*, and lay half reclined on the sofa, then came the hour of conversation. Then Jane

loved to talk over the past and the present, and sum up their stores of happiness. Sometimes she requested her husband to read aloud; but he never got through a page, without her interrupting him, to point out something congenial, or something in contrast with their situation; and the book was soon thrown aside, as far less interesting than their own conversation. Perhaps there was a little too much of egotism, and a little too much of vanity, in all this; but they were in the habit of *thinking aloud* to each other.

'I do positively believe,' said Jane, 'we are the happiest people in the world. I can say, with truth, I have scarcely a wish ungratified. I am sure I envy nobody.'

'Not even your early friend, Susan Colby?'

'How can you always bring that up, Frank? To be sure, I did feel a little vexed, when I accidentally met her, all dressed out, and she asked me to go to her husband's *English goods store* with her. I knew that Mr. Colby had set out as we did, with little or nothing, and had become affluent, while we were struggling for a living. I confess, I did wish *our* ships

would arrive, and that I could, like her, step into my husband's store, and order the shop-boy to measure me off a costly dress.'

'O yes, I remember the morning very well,' said Frank, laughing. 'You certainly came home quite out of humor, and cast most indignant glances at my gallipots and pill-boxes.'

'You make the most of that business,' said Jane; 'the truth is, I never but once felt the humiliation of poverty, and that was when I went to beg cold meat and broken bread of our landlady for poor Martha's half-starved children'

'I never remember feeling desperately poor but once,' said Frank, 'and that was when I paid our first quarter's rent, and had but three and ninepence in my pocket, to pay the second.'

It was by reminiscences like these, that their present enjoyment was heightened. Uncle Joshua often called on his young relatives; but their removal had increased the distance; and he began to feel the infirmities of advancing life. Jane had observed, that he often pressed his hand upon his heart,—and to her inquiries, he said, 'a pain,—but it is gone.'

The house they rented was larger than they thought necessary; yet as the rent was reasonable, and the situation good, they concluded it was best to take it. The whole of it need not be furnished. A large room might be left for the children's play-room, and another over it for a store-room. A little experience, however, convinced them, that they wanted all of it; and, as Jane said, 'they could furnish these two rooms from the interest of their legacy.'

They soon found that the size of the house required an additional domestic. Indeed they seemed to have attained new importance by its size and situation. Mrs. Hart, on this occasion, acknowledged Jane as an acquaintance, and made a morning visit, sporting her camel's hair shawl, which, to use her own phrase, 'looked still fresh and lovely.' She had never remembered to reimburse Jane for her subscription.

It was really astonishing, how fast the Fultons became known. People in the *first society*, as it is termed, began to ask *who they were?* Those who called, professed themselves delighted with Jane's 'sweet, humble

manner,' and determined to 'patronize her.' As yet, however, they had only reached the magic circle of genteel society; they had not stepped over it. They had no heart-burnings when their opposite neighbor gave a splendid ball, and did not invite them; and yet, Jane said, 'on her children's account, she was glad to have a different circle of *friends* from what she formerly had. The Watsons, her uncle's oracles, were very clever people, but not such as she wished *her* children to be intimate with. It is true, Mrs. Watson never visited, and the acquaintance had not been kept up after her marriage; but her uncle thought all the world of them,—which, she confessed, *she* did not.

Poor Jane! The enemy had begun to sow his tares; and pride and ambition were springing up in her heart. Dr. Fulton undoubtedly derived some advantage from their change of residence,—and, while Jane exulted for her children, he exulted for his profession; his patients were more able to pay, and he began to have *a run* among the opulent.

Mr. Bradish, with his millions, had the good fortune, for Frank, to be taken dangerously ill

of a fever, when Dr. R. was absent; and Dr. Fulton was sent for. From this time, he became one of their family physicians.

With all this increase of consequence, their habits were much the same. The happiness and improvement of the children was the great object. If they were extravagant, it was in schools. Even Mr. Bradish could not be more particular than Dr. Fulton, in the excellence of the schools to which he sent his children. Accordingly, they were sent to those which had the highest reputation,—as their improvement was the first wish of their parents. The neighborhood into which they had moved was a *fashionable* one; and our city has not yet attained the happy eminence of not knowing who lives in the same block of buildings with us. Most of these left a card; and now and then a wandering invitation reached them, for a ball; but it was subject to no discussion. Frank wrote a *regret*, when a leisure moment came;—for Jane was little in the habit of using her pen; and to those who are not, even answering a note is a work of magnitude. Their next door neighbors were the Reeds,—

and Mrs. Reed and Jane soon became familiar friends. It was the first really *stylish* family into which Jane had become initiated. It certainly opened a new world to her. She saw forms and ceremonies used, of which she had no conception. She learnt that napkins and silver forks were essential to her dinner table,—that Mrs. Reed could not use a steel fork;—consequently, other people could not. In these and various other things, Jane became an apt scholar. The consequence was, that their expenses gradually increased. Yet there were luxuries for which Jane could only sigh; for she felt that they were far beyond her;—for instance, Brussels carpets and pier-glasses, and, above all, a centre-lamp.

'How rich the Reeds must be!' said she, one evening, when they returned from a visit they had been making there.

'You are mistaken,' said Frank; 'Mr Reed's income is but very little more than ours.'

'Not more than ours?' said Jane; then how can he afford to furnish his house so elegantly?'

'I protest I don't know,' said Frank; 'but

he says his wife is an excellent manager. I wish, Jane, you would find out how they contrive the matter, and perhaps we can take a leaf out of their book.'

Mrs. Reed had all the little vanity of being able to make *a show* on small means, and when Jane humbly asked advice and direction, willingly granted it.

'In the first place,' said she, 'I set it down as a rule, from the first, that the only way we could get forward in the world, was to live in genteel style, and put the best foot foremost. You would be astonished, between ourselves, to know how little we have to spend; but then, I have a great deal of contrivance. What wages do you give your servants?'

To Jane's information, she replied,

'You give too much. By the by, I can recommend an excellent seamstress to you, who will sew for twelve cents a day. But, my dear Mrs. Fulton, you must not wear that shabby bonnet; and, excuse me, you do want a new pelisse tremendously. It really is not doing justice to your husband, when he has such a run of business, and such a handsome income, to dress in this manner.'

'I do not know how it is,' said Jane; 'but we spend a great deal more than we used to; we send our children to expensive schools.'

'That is entirely a mistake. I don't send mine to any; it is my system. They get such vulgar habits, associating with the lower classes! I educate them myself.'

'But do they learn as well as at school?'

'How can a woman of your sense ask that question? As if a mother could not teach her children better than strangers! Take my advice, and save all the money you are paying for them; it is just throwing it away. Educate them yourself. Rousseau approves of it.'

'But you are out a good deal; who instructs them while you are gone?'

'I leave them lessons, and they are recited to the chamber-maid. When Fanny is sixteen, I intend she shall go to one of these *fashionable* schools, just for the name of it.'

'Really,' said Jane, 'I could not undertake to instruct my children. My own education was not thorough enough.'

'Nonsense! You can read, and that is all that is necessary. What do those people do,

who keep such expensive schools? They in struct from books; and you can do the same.'

Though Jane did not entirely adopt Mrs. Reed's ideas, she thought, with her, that they were paying an enormous sum for schools; and both she and Frank agreed, as demands for money increased, that they might just as well go to cheaper schools. The penalties of living beyond the means, most generally fall upon the children of the family; not that pa rents love them less than other appurtenances, but because deficiencies here are more easily kept out of sight. We speak not of dress or food, but of education.

Many declaim on the expense of schools, who forget that teachers are qualified, by devoting the best part of their lives to the subject;—that the education of children cannot be taken up, like hair-dressing, merely for a living; but that, to be successful, it must be founded upon higher and nobler motives, and deserves a compensation equivalent to the preparation and importance of the object. Mrs. Reed thought otherwise, when she found how little trouble it was to educate her chil

dren, with her chamber-maid for an assistant. Her indignation rose proportionably against expensive schools, and she called the heads of them nothing but pickpockets, and exulted at her own wisdom in keeping clear of them. Those who saw not the interior, spoke of her as a most wonderful woman, 'amidst all her visiting and occupations, to find time to educate her children.'

Perhaps there is no class of men less liable to extravagance than physicians. Their gains are slow and laborious, and they toil for daily bread from hour to hour. No large sum comes in, like a lawyer's fee, for a few words of advice; and no lucky speculations on coffee, indigo, or cotton, raise him, like a merchant, from moderate means to sudden affluence. But the seeds of luxury and extravagance may be scattered every where; and even the very security that Frank felt in his profession, and in his own moderate desires, had, perhaps, made him less vigilant.

Though Jane did not entirely trust to Mrs. Reed's opinions as to teachers and schools, on many other subjects she yielded implicit defer-

ence. The consequence was, that, from a simple dressed woman, she soon became a fashionable lady, bonneted and blonded *à-la mode*, and, even to her own surprise, a fine, stylish looking woman. Frank, who had hitherto only appreciated his wife's virtues and amiable qualities, began now to pride himself on her elegance. The moment this sort of pride takes possession of a husband, he delights to hang his idol with finery and trinkets. How much of honest, faithful affection and esteem mingles with this tribute, depends on the character; in the present instance, there was an uncommon degree of affection. For many years, they had been all the world to each other,—had struggled through a degree of penury,—had enjoyed comparative affluence meekly and thankfully,—and even now, Jane sometimes doubted whether their enlarged income had increased their happiness. She still, however, continued her charities; and one day, when she applied to her husband for a sum to give away, was surprised, when he replied, 'Really, Jane, I cannot afford such a donation.'

'Not afford it!' exclaimed she; 'why, it is no more than we have given for several years.'

'But our expenses have greatly increased.'

'And so has our income,' said Jane, triumphantly.

Frank looked thoughtful, and shook his head.

'Well,' said Jane, cheerfully, 'we have been talking about getting a centre-table; now suppose we give that up, and devote the money to charity.'

'As you please,' said Frank, coldly.

Jane was silent for a moment, and then said,

'No, dear; it is not as I please, but as you please.'

'A centre-table was your own proposal,' said Frank.

'I know it; but I should not have thought of it, if Mrs. Reed had not said it was necessary.'

'Mrs. Reed seems to have become your oracle, with all her folly. Then it was only because she said so, that we were to have a centre-table?'

'No, Frank, not entirely; I thought it

would be very convenient; and then it gives a room such a sociable look; besides, as we had a centre-lamp!'

'I do n't see how that helps your argument; the table do n't hang to the lamp, does it?'

'No; and I begin to think it is of no consequence. Indeed, I should never have thought of it, if it had not been for Mrs. Reed.'

'Mrs. Reed again!' exclaimed Frank, peevishly; 'I really think that woman's acquaintance is a curse.'

Jane made no reply, but her eyes filled with tears.

'Since you are so unwilling to give up either the centre-table or your donation, you shall have both,' said Frank; 'so pray go and select one with *your friend*.'

'Can you think me so unreasonable?' replied Jane. There was a pathos in her voice that restored her husband to his good nature.

'Unreasonable? no, Jane, I never thought you so for a moment; but I do think Mrs. Reed is very officious.'

'You must remember,' said Jane, ingenuously, 'how often I apply to her for informa-

tion about things of which I am as ignorant as a child. When I ask you, you say, "Ask Mrs. Reed; she knows all about it." It is a knowledge she has about what I have not, that gives her any influence with me, or makes her *my oracle*.'

'You could not think I was serious when I called her *your oracle* I was merely jesting.'

'Let me ask you, then,' said Jane, affectionately, 'not to jest with me any more. You have done it often lately, and it makes me very unhappy.'

'Nonsense! It gives a piquancy to domestic *tête-a-têtes*, which are apt to be a little dull.'

'We did not use to find them so.'

'Well, Jane, you must remember that now my time and thoughts are constantly occupied; and besides that, as we have only an income sufficient for our own expenses, it is a little vexatious, to have you ask me for money to *give away*. All our expenses are greatly increased.'

'Would it not be better to try to reduce

them? My uncle brought me up with a horror of getting into debt.'

'I have the same feeling, Jane; and it is *possible* embarrassment, not actual, that troubles me, and makes me sometimes a little petulant.'

'Ah,' said Jane, 'that is the history of your *jesting*.'

Frank laughed.

'Let us give up the centre-table,' said Jane.

'No; I think we *do* want *that*. As to the donation, it does not appear to me that we are called upon to give money. If there is one class of men that do more than another for the poor, it is physicians. I am sure I should be worth an independent fortune, if I had been paid for all my attendance on the poor.'

'Do you think, then, what you have done exempts you from doing?'

'Certainly not. I am willing still to go when I am sent for. And if I give them a portion of time and labor, I do my part.'

'It seems to me,' said Jane, 'that every body may reason in the same way. The clergyman may say, if he gives his spiritual advice and instruction, he has done enough.

Even a lawyer may be willing to give his professional services; and if the poor do not want them, he is not the less charitable. I do n't see but their main assistance must come from butchers and bakers.'

'Perhaps it would be better for them if they had *none*.'

'My dear Frank, do n't begin to jest again,' said Jane, half afraid of what would next come. 'I have not answered Mrs. Reed's invitation for this evening; therefore, we will decline it.'

'Decline it!' replied Frank. 'Why should we?'

'Had we not better break off our acquaintance? You said it was a curse.'

'You are in a strange humor, Jane, this morning. I should be extremely sorry that you should do any thing so rude. Mrs. Reed certainly has knowledge that is valuable to us. I do n't wish you to give up your intercourse with her. But I beg you always to exert your own excellent judgment, and not let her have any influence over your mind, without first weighing the subject.'

As if we could have constant intercourse with any one, without being influenced by their habits and opinions! Frank had set Jane a task beyond her strength. The *centre*-table was purchased, and then an elegant *centre*-vase.

But Mrs. Reed was not the only fashionable lady that had taken up Jane. There was Mrs. Bradish, whose husband was said to be worth a million, and had a right to spend what he pleased. Nothing could be more flattering than her attentions. It would seem as if wealth diffused some of its golden glare among the lookers-on. Else, why is so much deference paid to it? In vain we say, philosophically, it is dross; or experimentally, it benefits not us. Still, the rich have their humble imitators, and mammon its worshippers. Frank became the companion of the wealthy, and it was necessary that he should not disgrace his intimates by a penurious style of living. He and Jane were invited to dinners and *soirées*. Such constant invitations must be returned; and they began to make entertainments. Hitherto, the little Misses Fultons had kept their

seats at the dinner-table; but their dinner was at a most inconvenient hour to accommodate them. It interfered with morning calls; and it was determined the children should dine wholly in the nursery.

Jane thought it a singular piece of good fortune, that she should be taken up by three such friends as Mrs. Reed, Mrs. Bradish and Mrs. Hart. The first knew every thing and every body; the second was rich enough to make ducks and drakes of her money; and the last was the mirror of fashion and dress. It might be rationally asked, what benefit she derived from this triple alliance? But it was a question she never asked herself.

With all this, however, she was obliged unwillingly to feel that neither her happiness nor her comfort was increased.

As the *appearance* of property had become necessary, economy must be practised somewhere, to bring out the year. This, of course, fell upon the interior. Jane had been in the habit of superintending her own affairs, and seeing that nothing was wasted, and nothing used superfluously. This system, while it

extended to each and to all, was cheerfully received. But when the domestics found that the luxuries of the kitchen were not proportionate to the parlor, they told her she might 'look out for other help.' Those mistresses of families who have ever experienced the harassing labor of keeping up a *showy* appearance in the parlor, with strict economy in the kitchen, will sympathize with poor Jane in her arduous task. They will understand, with what reluctance she entered its precincts, and how often she was driven from it by the supercilious looks and answers of the lady who *ruled the roast.* All these difficulties she encountered; and sometimes looked back, with a sigh, to her first experiment in housekeeping, when, with her woman of all works, and Martha's little girl, every thing went smoothly on, in harmony and confidence. But this was a trifle, compared to the apparent change in her husband's temper. From frank-hearted, open confidence in all around him, he began to be tenacious of civility;—thought such a one looked coldly;—it must be because they had not returned their call, or some other

reason as important. Then he sometimes repeated his *jests*, which Jane felt were sarcasms.

'How long it is,' said Jane, one morning, 'since uncle Joshua has been here!'

'I suppose,' said Frank, 'he feels an awkwardness on account of our different rank in life.'

'O, no; that is wholly unlike him. Suppose we send and ask him to dine to-day?'

'Not to-day. I have invited Professor R. and Dr. B. You know they are both intellectual men. He would not enjoy his dinner.'

'Besides,' said Jane, 'when he comes, we must let all the children dine at the table. We will ask him to-morrow, and appoint dinner at two.'

'With all my heart,' said Frank, as he went out to pay a visit to the market, followed by his servant with the market-basket.

Jane began her preparations for dinner. Her constant change of servants, and increasing trouble with them, often made this an arduous task. She was soon in the midst of glass and china; and, assisted by her cham-

ber-maid, began to lay the table. They had got it nearly completed, with its plates, wine-glasses and tumblers, *all in a row*, when she was alarmed by a loud ring at the door. The chamber-maid was despatched, with strict injunctions to let nobody in, but say she was *not at home*. There was evidently a parley, and the step of a person was heard approaching. With a sudden feeling of mortification at being *caught*, Jane rushed into the closet, and closed the door. The sound of uncle Joshua's voice struck her ear as he entered.

'Are you sure she is not at home?' said he to the girl.

'O, yes, sir, quite sure. I saw her put on her things and go out.'

'How long has she been gone?'

'Full an hour,' said the girl, who, as these kind of people often do, overacted her part.

'Then, probably, she will be back soon, and I will wait for her.'

'O, no, sir; she said she should not be back till near dinner time.'

'Why, you look as if you were going to have a company of aldermen to dine.'

The girl answered, in a simpering tone, 'No, sir; only two or three friends.'

Jane, during this conversation, felt a consternation that disabled her from acting judiciously, which would have been to have come out from her hiding-place, and tell the simple truth. But she knew her uncle's straight forward mind, and she was sure he would not make the distinction which custom and fashion warrant, of *not at home*, as meaning *engaged*. The girl, too, had so positively implicated her in a falsehood,—had shown so completely that she understood no qualification, that Jane felt the utmost horror at being detected. She actually looked out of the window, to see if there was no possibility of escape. In the mean time, uncle Joshua laid down his hat and cane, seated himself by the open window, and asked for a glass of water.

Jane, at length, came to the conclusion, that she had better remain perfectly quiet,—that his calls were never very long, and she would send for him the next day, and should escape all unpleasant feeling. To her dismay, however, she presently heard him call for the

morning's paper. She knew he was one of those inveterate newspaper readers, that go through the whole; and she tried to be resigned to at least an hour's imprisonment. Alas! what a situation! The dinner at a stand, the marketing would be back, and ducks and geese in waiting! At length, however, uncle Joshua got to the end of the everlasting newspaper; and, as he folded it up, told the girl, who had entered the room every five minutes, to say to his niece, that 'he was sorry not to see her, but could not wait any longer.' Then turning suddenly upon the *closet* door, he grasped the handle.

'Sir, sir,' exclaimed the girl, 'that is the wrong door.'

It was too late. He had turned the lock, and the door came open! There stood Jane in one corner, not pale as a lily, but the color of a full-blown piony. His surprise, for a moment, was extreme. But he was not slow of comprehension; and the truth rushed upon him, greatly exaggerated,—for he believed it was a contrivance to avoid seeing him. He stood silent, with his eye fixed upon her.

'Dear uncle,' said she, 'I thought it was a stranger. I did not know it was you, when I ran into the closet.'

'Silence!' said he; 'no more falsehoods. Begone!' turning to the chamber-maid. 'And you have learned that poor, ignorant girl to peril her soul by falsehoods! Jane, Jane, I have loved you like my own child; but I shall trouble you no more. You shall not be obliged to send word to your old uncle, that you are not at home.' And he turned to go.

'You must not go, my dear, dear uncle,' said Jane, throwing her arms round him. 'You must hear my explanation.'

'I tell you I will not be the cause of any more falsehoods.'

'And you will give me up! Your sister's only child, who was left an orphan to your care;—whom you have carried in your arms, whom you have held upon your knee, whom you have cherished in your bosom, when there was no other bosom to receive her!'

'Then,' said the old man, with a faltering voice, 'then, you were my comfort,—my own true-hearted Jane. Then I had nothing but

you to love; and now I have nothing,—nothing.' And he threw himself upon a chair, and put his handkerchief to his eyes.

'My dear uncle, only hear me. I told the girl to say that I was not at home if *any body* called.'

'And yet, you were *at home!*' said he, indignantly.

'But every body says so,—it is not any falsehood. It only means that they are not at home to company. It is understood.'

'Understood they are hid in the closet?' His anger evidently began to yield, for he laughed out. 'O, Jane, what a ridiculous figure you cut, when I stumbled upon the wrong door! I am glad I did it; it is a good lesson for you.'

'It is, indeed, uncle. I promise you, I will never say I am not at home again when I am.'

'Cooped up,' continued he, again laughing, 'in one corner, like a mouse in a cheese; and there you had been shut up a whole hour, like a naughty child.'

'I shall blush to think of it as long as I live.'

'And so you ought, to tell a downright falsehood!'

'Dear uncle, nobody calls it a falsehood; it only means you are very busy, and cannot see company.'

'Then why not say so at once? But the girl said you were out; that you would not be home till near dinner.'

'That was entirely her own addition. She had no right to say so; she was not told to say any thing but that I was not at home.'

'You allow, then, that she told an untruth?'

'Certainly, I do.'

'Now tell me, Jane, if you think she thought it more of an untruth to say you were out, than that you were not at home. It is all the same thing.'

Jane found it was in vain to try to convince her uncle, and she only hung upon him and begged of him to love her as he used to do. The old man could not long retain his resentment, and he said, with a serious air, 'I willingly forgive you for your offence to me; but I am no priest. I cannot forgive your telling a falsehood. You must ask pardon of a higher power.'

When he made a motion to go, Jane entreated him to stay to dinner. 'It is such a long walk,' said she, 'you must not go; we were going to send for you to-morrow. I shall not think you have forgiven me, if you refuse.'

Uncle Joshua at length consented, and she felt as if a load was taken from her heart,—for she loved him affectionately. She carried him into another room, got him all the newspapers she could collect, and went cheerfully on with her preparations.

When Frank returned, he expressed his pleasure at seeing uncle Joshua; for however unfashionable and inelegant he might deem him, he could not refuse him his tribute of respect. The guests were men of good sense and intelligence. They were struck with the independence and originality of uncle Joshua's character. He conversed without timidity or affectation, and felt no mortification at not knowing what never came within the sphere of his observation. All this Jane would have highly enjoyed, could she have spared any time from her dinner. The servant was a raw country lad, who required being told when to take a plate

and where to put one. The boiled turkey was underdone, and the ducks overdone; the oyster-sauce spoilt before it reached the table; and by the time dinner was over, she looked as red as if she had been cooking it herself. When Jane rose to leave the table, her uncle said he would go with her to see the children. They repaired to the nursery, found them with empty plates, greased to the ears, loudly vociferating for Sally, the chamber-maid, who was assisting below, to bring them more dinner. Jane at last succeeded in quieting them, and told her uncle that the nursery-maid left them the day before. The Misses Fultons, with one voice, said, 'Hurra! it was a good day for them; for she was so cross they hated her.' After uncle Joshua had made his visit to them, he said, 'Now Jane, I want to see you alone.'

Jane led the way, with fearful misgivings; for she saw a shade of melancholy on his countenance.

'My dear,' said he, 'sit down by me, and take every thing kindly as I mean it. You know I first opposed your marriage, because I thought your husband could not make enough

to support you; but afterwards I saw I was mistaken. I saw you not only comfortable, but possessing all that seemed necessary; for then, you were moderate in your desires and expenses. I have since felt misgivings, when I saw you increasing your manner of living. But I said, they know best their own means, and I believed that you were at least happier; but indeed, Jane, I must say I find it otherwise. When I last dined with you in R. Street, your dinner was simple and well cooked; your little smiling children round you, well-behaved, and patiently waiting for their turn to be helped. How was it to-day? A costly and more than abundant dinner spoiled in the cooking; a change of plates, knives and forks, with difficulty to be procured. The children shut up in a chamber, noisy and half-fed, and their mother looking feverish, anxious, and unhappy, and unable to attend to the conversation at the table, hardly to give answers to her guests, so necessarily was she engrossed with the dinner'

'O, uncle, what a picture!'

'I dare say, Jane, you want to tell me every body does so; but I know better than

that. It is very well for people to live in what is called style, if they have all things in agreement; if they can afford to have the best of attendance, of cooks, &c.; but there is no gentility in doing things by halves.'

'Indeed, uncle,' said Jane, rallying her spirits, 'we were very unfortunate to-day. Our servants are all bad. I hope to get better; and I have a very good nursery-maid engaged.'

'A nursery-maid! Take care of your children yourself; don't make them over to a nursery-maid; let them have their seats at your table. I feel indignation when I see these little men and women turned over to nursery-maids. And now, Jane, I know I have made this day an uncomfortable one for you, and God knows it has been so for me. I should be sorry, if I had not meant, by all my advice, to do you the greatest kindness I have ever done you yet; and I close with one remark,—that no style of living is good, or, to use your own phrase, *genteel*, that is not *thorough, consistent, and well carried through.* God bless you!'—and he hurried away.

A tribute of tears followed his departure. In the midst of them, Frank entered. His friends had taken their leave.

'What is the matter, Jane?' said he. 'O, I understand; uncle Joshua has been reading you a lecture upon extravagance. I suppose he never saw such a dinner! He knows nothing of fashionable life; and, I dare say, he thinks we are on the road to ruin. Come, tell me what he said about it.'

'He said,' replied Jane, sobbing, 'it was badly served and badly cooked.'

Frank looked rather crest-fallen. 'Extremely polite, I must confess.'

'It was all true,' said Jane. I am mortified about it.'

'Never mind,' said Frank. 'I told them what cursed servants we had.'

From this time, uncle Joshua's visits were less and less frequent; and even Jane began to think it was hardly worth while for him to take the trouble of coming.

When the year was drawing to a close, Frank found, with some dismay, that, instead

of adding to his little capital, it was with difficulty that he could get through without diminishing it. This conviction harassed him, and he began to be anxious about the future. He could not conceal from himself that his business had decreased, probably, by inattention. Still Jane was his confidant; and to her he communicated his anxieties. She proposed they should retrench in their expenses. But, after various calculations, there seemed to be nothing they could give up, except what was too *trifling* to make any difference. As if domestic economy did not consist in trifles! While in this state of perplexity, Frank received a proposal of joining a speculation that wore a very promising aspect. When he talked of it to Jane, she, at first, felt a timidity in venturing their all. But she was easily convinced that it was better than *retrenching*. The little capital which they had been, all their married life, accumulating, with the legacy, was now invested in an enterprise that Frank was very sure would yield at least twenty per cent.; and as they were positively determined not to go

beyond their present annual expenditure, the interest would be constantly added to the original investment; and there was no reason why they should not, in time, be wealthy.

'I confess,' said Frank, 'I am sick of this laborious life;—sick of being every body's servant. There is no such hard task-master as the public. Even the *slaves*, about whom we make so much *fuss*, have their sure moments of recreation, and time allowed for their food. But physicians, who depend on their profession for a daily living, have not a moment they can call their own. Let the dinner be ever so tempting, we must leave it untasted. And it is almost necessary for us to learn to sleep, like horses,—standing, and ready to run at a moment's warning.'

'It is very hard,' said Jane, in a sympathizing tone.

'And after all,' continued Frank, 'hardly to be able to make a living!'

'How unfortunate,' said Jane, 'that you fixed upon this profession!'

'It has been a tolerable *stepping-stone*, however,' said Frank.

This is a phrase that is always recurring to the worldly and ambitious, in mind, if not in conversation. With them, the world is made up of stepping-stones. One rises upon another, like a flight of stairs; and when they get near the summit, their heads often grow giddy, and they fall.

'At any rate,' said Jane, with some twinges of conscience, 'we have made out much better than we had any right to expect, considering we had nothing to begin with. We have, till this year, always lived within our means.'

We must take great pains to shut our eyes upon truth. There is a radiance about it, that makes the outline of its form perceptible, even amongst the clouds of dust and rubbish that are sometimes heaped upon it. Error does not so often arise from ignorance of truth, as unwillingness to receive it. Many a wandering thought had entered both Dr. and Mrs. Fulton's minds, that they were departing from the principle on which they first set out, of

limiting their desires to their means. But they consoled themselves with the idea, that the Reeds, and twenty others, lived more expensively than they did, with no larger income; therefore, it was all right and proper.

When Dr. Fulton closed his account for the year, his expenses exactly met his income.

THREE

EXPERIMENTS OF LIVING.

PART III.

LIVING BEYOND THE MEANS.

LIVING

BEYOND THE MEANS.

It would be hard, if authors, who lavish so much ink and paper on the public, should not derive advantage from public improvements. In the spirit of modern invention, they ought to be allowed to post rapidly over space, and make use of steam and rail-roads to expedite their progress.

We now travel on for a few years, passing events as indistinctly as the locomotive passes houses, trees and people, and at length stop at a landing-place.

Frank's speculations had been successful, and he began to feel the self-consequence of wealth.

'We pay an enormous rent for this house,' said he, one day, as he rose to close a blind,

through which the setting sun poured its intolerable brightness.

'We thought it low, when we rented it,' said Jane, 'and they say rents have risen.'

'I mean enormous for its size and situation. There is no reason why we should remain in it. Our lease expires this year, and I shall not renew it.'

Jane felt a reluctance to moving, and said, 'It was but the other day that Mrs. Reed and I were speaking of the block, and saying, what convenient, genteel houses they were.'

'Yes; very well, very well for the Reeds; but we can afford something better. The house next to Mr. Bradish's, that he owns, is to be let. We will go and look at it to-morrow.'

The next morning they went to see it. It was a very fine house, and in a very fine situation; but the rent even Frank hesitated about.

'The Bradishes would be most delightful neighbors,' he said. '*They* were people of established rank and wealth; *they* were not all the time struggling to be thought something of, as the Reeds were, who, he could not help thinking, were a little envious of his superior success in the world.'

It was a truth, that Dr. and Mrs. Fulton had left their 'patronizing' friends behind them, and, like the ungrateful world, felt a disinclination to look back. The intercourse, however, was as frequent as ever, but not as pleasant. Mrs. Reed had a wonderful faculty of saying rude, indifferent things, in so guarded a manner, that only the spirit of them could be felt. Jane often wondered what it was that made her nervous and uncomfortable, when she was with her, and certainly felt no regret at the idea of getting a little further off. The more they thought of the house, of their alienation towards the Reeds, and their growing attachment to the Bradishes, the more inclined they were to quit their present residence.

But a new obstacle presented itself. Mr. Bradish wished to sell the house, and therefore would not let them take a lease of it. Frank said, 'to carpet and furnish such a house as that, and perhaps be obliged to leave it at the end of the year, was out of the question.' The only alternative, then, was, to give it up, or purchase it. This alternative was a subject of much discussion between him and

Jane. Not that she had any head for business; but she was his dearest friend, and there was a straight forward good sense in her mind, when it was not biased by her affection and deference for her husband, of which he fully felt the value. She was very decided in her opinion, that the house they were in was quite good enough for the present; when their daughters were old enough to go into company, it might be an object to get such a house. But Frank assured her such a chance might not then occur. Mr. Bradish had offered to make the terms very easy to him. Real estate was every day rising in value; and he was fully convinced it was a good thing, merely as a matter of *speculation*. This word Jane had so often heard from her husband's lips, that it began to sound to her like wealth.

'But how,' said Jane, 'can you pay for it? Have you thirty thousand dollars at command?'

'I can easily command it. To tell you the truth, Jane, Mr. Bradish has offered to let me the money.'

'Let you the money to buy his own house! How strange!'

'Yes. He is very desirous that we should have it; and, as it is not convenient for me to withdraw so much of my property, he will make it quite easy to me. In other words, it is to remain on mortgage, and I am to pay him at leisure, by instalments.'

'I should think this was the same thing as renting it.'

'Not exactly; for the house is mine. Therefore, if it rises to twice its present value, I am the gainer, not he.'

This was the only position Jane comprehended; and as her husband assured her *it must rise*, she was fully convinced, and the house was *bought*.

To prepare the house for their reception, now wholly engrossed them. As it was a thing for life, it was well worth while to strain every nerve to do it in the best manner. Mrs. Bradish had very kindly dropped a hint, that when a ball was given by either family, a door might be cut through, and both houses thrown into one. It became, therefore, almost indispensable, that one house should be furnished nearly as elegantly as the other. The same cabinet-

maker and upholsterer was employed; and when completed, it certainly was not much inferior to Mr. Bradish's.

Jane was not behind Mrs. Bradish, in costume or figure. Every morning, at the hour for calls, she was elegantly attired for visiters. Many came from curiosity. Mrs. Hart congratulated her dear friend, on seeing her moving in a sphere, for which it was evident nature intended her. Mrs. Reed cautioned her against any *mauvaise honte*, that might remind one of former times. Others admired her furniture and arrangements, without any sly allusions. On one of these gala mornings, uncle Joshua was ushered into the room. Jane was fortunately alone, and she went forward and offered two fingers with a cordial air, but whispered to the servant, 'if any one else called, while he was there, to say she was engaged.' She had scrupulously observed her promise, of never sending word she was not at home. There was a mock kind of deference in his air and manner, that embarrassed Jane.

'So,' said he, looking round him, 'we have a palace here!'

'The house we were in, was quite too small, now that our children are growing so large,' replied Jane.

'They must be greatly beyond the common size,' said uncle Joshua, 'if that house could not hold them.'

'It was a very inconvenient one; and we thought, as it was a monstrous rent, it would be better to take another. Then, after we had bought this, it certainly was best to furnish it comfortably, as it was for life.'

'Is it paid for?' asked uncle Joshua, drily.

Jane hesitated.

'Paid for? O certainly; that is,—yes, sir.'

'I am glad to hear it; otherwise, I much doubt if it is taken for life.'

Jane was silent.

'Very comfortable,' said uncle Joshua; 'that is a comfortable glass for your husband to shave by; and those are comfortable curtains, to keep out the sun and cold.' Both of these articles were strikingly elegant. 'That is a comfortable lamp, that hangs in the middle of the room; it almost puts out my eyes, with its glass danglers. Times are strangely altered,

Jane, since you and I thought such comforts necessary.'

'Frank has been very successful in his speculations, uncle; he does not now depend on his profession for a living; indeed, he thinks it his duty to live as other people do, and place his wife and children upon an equality with others.'

'And what do you call an equality,—living as luxuriously, and wasting as much time as they do? Dwelling in as costly apartments, and forgetting there is any other world than this? When you were left to my care, and your dear mother was gone from us, how often I lamented that I could not supply her place,—that I could not better talk to you of another world, to which she had gone; but then, Jane, I comforted myself that I knew something of the duties that belonged to this, and that, if I faithfully instructed you in these, I should be preparing you for another. When I saw you growing up, dutiful and humble, charitable and self-denying, sincere, and a conscientious disciple of truth, then, I felt satisfied that all was well. But I begin now

to fear, that it was a short-sighted kind of instruction,—that it had not power enough to enable us to hold fast to what is right. I begin now to see, that we must have motives that do not depend on the praise or censure of this world,—motives that must have nothing to do with it.'

'Frank told me the other day,' said Jane, 'that he thought you were growing quite religious.'

'If I am,' said uncle Joshua, 'it is from the conviction, that I want higher motives than this world can give. When I lost you, Jane, I was a poor solitary being. The world, you know, is not much to me, and I was still less to that. For a time, you were still my own Jane; but when your family increased, and,—as was very natural,—you were occupied by it, then I was thrown quite on myself. And a dreary prospect it was. Then I asked myself, if all was to end here? Not but what I believed in another world, but it was just as I believed in England or France: but now, Jane, I have thought it over, till I *feel* that heaven is a land I am going to, and the Bible my

chart to steer by; and I am no longer solitary or alone. Now, my dear Jane, I want you to believe it.'

'I do, uncle,' said Jane, affectionately; 'you always taught me that my mother had gone to heaven, and that if I was good, I should go too.'

'Ah, but, my dear child, I want you to *feel* it,—to feel the comfort and blessing of God's presence. It seems to me, that when we once realize the glory of heaven, we shall not think much of these earthly palaces. Do not wait till you go to heaven, to realize God's presence, but feel that he is with you always,—teach it to your children,—win your husband to the truth.'

'I wish, my dear uncle,' said Jane, and at that moment she spoke sincerely, 'I wish you would come and live with us; we have now room enough. Frank and I would do every thing in our power, to make you happy. Then I could see you every day, and often;—say, dear uncle, will you come?

The old man's eyes overflowed.

'Blessings on you, my dear child,' said he.

'No, Jane;—you forget, how short my time is, at the longest. What is left, is little enough to prepare for eternity. I must put it all to its best purposes; so that when my Master calls, I may render such an account, as may give me permission to enter,—not such a hall as this,—but one far more glorious than can be wrought by human hands. But we must not let our talk of another world wholly banish our thoughts of this. I have made a great exertion to come and see you this morning. I found it difficult to get here, owing to my shortness of breath, which I think grows upon me. Therefore, I shall not come again soon; and I must finish what I have to say. All seems prosperous now. But I am afraid Frank is living beyond his means.'

'O, no, uncle, he has been very successful in some speculations that he has made. I assure you, we can afford all this, and a great deal more.'

'I am glad that he has paid for the house,' said uncle Joshua.

Jane was silent.

'You told me he had.'

'O, yes,' said she, making an effort to speak.

'Well, I must begone.'

'Uncle,' said Jane, 'do ride home, it is such a long walk. I expect a carriage at one.'

He hesitated. Alas, for poor human nature! Jane had promised to call Mrs. Bradish at that hour to make visits; it wanted only a few minutes of it. The inconvenience of sending, or taking him home, occurred to her mind, and she added, 'but I know you had rather walk, so I will not urge the matter.'

If uncle Joshua saw the wavering of her mind, he did not appear to notice it; but, affectionately embracing her, desired his kind love to Frank and the children, and departed. Soon after he left the house, the carriage which Jane had ordered, came to the door; and almost immediately a message from Mrs. Bradish, saying, 'she had a bad headache, and must give up her visits.'

'What a pity,' said Jane, 'I did not persuade uncle Joshua to ride home! but he was in such a hurry! Well, I am glad I asked him,—it certainly was not my fault that he did not ride.'

The carriage was ordered away, for Mrs. Bradish's company was indispensable. And a few moments of reflection forced themselves on her mind,—'Did I do right,' was the first thought, 'in saying Frank had paid for the house?'

Turn it which way she could, it sounded to her like a falsehood. She was sure uncle Joshua would think it so. She thought over his conversation, his long kindness to her, of her mother's death, and at last of *her own.* This is a subject that seldoms fails to call forth tears from the unthinking, if it chance to occur. Jane had already imagined her funeral bier,—her weeping children and agonized husband,—the world in sadness,—and very soon she was deluged with tears.

'What is the matter *now*, Jane,' said Frank, as he suddenly entered.

Jane could not tell him she was mourning over her own obsequies.

'Nothing,' said she, 'only uncle Joshua has been here.'

'And has been giving you another lecture, I suppose!'

'He asked me if you had paid for the house.'

'What did you tell him?'

'I told him you had; but I am afraid I did wrong.'

'O no, it is mine; I have a deed of it.'

'But after all, you have only hired the money.'

'Very well, I shall pay lawful interest for that money.'

'I don't understand,' said Jane, 'how the house is paid for.'

'No, women never understand these things, and, therefore, they should not talk about them.'

'And yet,' said Jane, 'that is the only way to understand them. It would set my heart at ease, if you would explain to my satisfaction, how you have paid for the house.'

'Upon my word, your moral tact is so very exquisite, that I cannot comprehend it. Most wives are satisfied with their husband's word, but you require demonstration.'

Jane strove to look satisfied, but she felt that a kind word from Frank would have comforted her more than his answers.

'Uncle Joshua is growing quite a fanatic, I think,' said Frank; 'I suppose he talked to you about religion. For my part, I like every thing in its proper place,—religion in the pulpit.'

'Is it never to come out?' said Jane, inquiringly.

'Not if it makes us unhappy. I came to tell you that I shall dine out to-day.'

'How sorry I am, I did not know it before; I would have persuaded my uncle to stay and dine.'

'How sorry I am,' said Frank, imitating her tone, 'that you did not take this opportunity.'

Uncle Joshua appeared so feeble and short breathed, that Jane was not satisfied with her feelings towards him, nor exactly with her conduct,—and therefore her conscience smote her.

'As it has turned out,' said she, 'I might have sent him home in the carriage, or persuaded him to stay and dine, and he would have recovered from his fatigue. I did, however, as I thought was best, and that is all we *can do*. We can only do as seems to us right for the present.'

How many deceive themselves with this opiate. The indolent, the selfish, and the worldly, lay this flattering unction to their consciences,—as if doing what seems to us right for the present did not require reflection, judgment, and often all the self-denying, as well as energetic qualities of our nature.

'I hope,' said Frank, 'you did not tell him I was going to relinquish my profession, and enter into the mercantile line?'

'No,' said Jane, 'I did not know that you seriously thought of it.'

'If you had, I suppose, you would have told him.'

'I don't think I should; but I really wish you would consult him.'

A scornful laugh from Frank, brought the color into Jane's cheeks.

'Consult uncle Joshua! that is a good one!' and he left the room.

The first thought that rose to Jane's mind was, 'how Frank is altered.'

That evening, Jane was engaged at a large party. She was still young and handsome, and, surrounded by the gay and frivolous, she

danced quadrilles and cotillons, and returned at one, without thinking any more of her own *obsequies*.

As they entered the door, on their return, one of the women met them, and told Frank there had been a message from uncle Joshua, requesting him to come immediately to see him, as he was very sick.

Jane was alarmed. 'His walk was too much for him, I am afraid,' she exclaimed.

Frank looked at his watch. 'Half past one! Do you think I had better go?'

'O, certainly. I will go with you.'

'Nonsense! With that dress!'

Jane was resolute, and Frank ceased to oppose her. They drove through the unfashionable parts of the town,—stopped at uncle Joshua's little green door, and knocked softly. A strange woman came to the door.

'How is my uncle?' said Jane.

'He is dead,' said the woman, in an indifferent tone.

They rushed in. It was true. The old man lay motionless,—his features retaining the first benign expression of death. With what

agony did Jane lean over him, and press with her parched lips his cold forehead!

'My more than uncle,—my father!' she exclaimed, while torrents of tears fell from her eyes. Then recollecting the scene of the day before, she felt as if she was his murderer. 'Tell me,' said she, 'how it all happened. Did he live to get home? Tell me the worst, while I have power to hear it. My poor, dear uncle! But yesterday, I could have folded my arms around you, and you would have smiled upon me and loved me; but I was ungrateful and cold-hearted, and I let you go. O! that I could buy back those precious moments!—that yesterday would again return!'

Frank strove to soothe her grief. But she constantly recurred to his long walk, which a word of hers might have prevented.

They found, upon inquiry, that his death was without warning. He had returned home, and passed the afternoon as usual. In the evening, at about nine, he complained of a pain at his heart, and desired Dr. Fulton might be sent for. Before the message could have reached him, his breath had departed.

'You see, Jane,' said Frank, 'that if I had been at home, it would have been too late.'

'It is I, it is I, that am the cause of his death!' exclaimed Jane. 'O, that I could recall yesterday!'

The suddenness of the death induced those around to think proper that an examination should be made. It was found that the disease was the *angina pectoris*.

'So you see, Jane,' said Frank, who really wished to console her, 'that his death was inevitable; and you may set your conscience at rest.'

But what reasoning can stifle self-reproach? Jane would have given worlds, to have recalled the last few years of worldly engrossment and alienation towards her uncle. But now it was all too late. He was alike insensible to her indifference or her affection.

That sorrow which is excited *merely* by circumstances, soon passes away. There is a deep and holy grief, that raises and sublimates the character, after its bitterness is gone. It is health and strength to the mind. It were to be wished, that Jane's had been of this nature; but it was made up of sensation.

When uncle Joshua's will was opened, it was found that the little property he left was secured to Jane's children, with this clause: 'At present, it does not appear that my beloved niece wants any part of it. But if, by any change of circumstances,—and life is full of change,—she should require assistance, she is to receive the annual income of the whole, quarterly, during her life.' He had appointed as executor and guardian of his will, Samuel Watson, a respectable mechanic in his own walk of life.

'After all,' said Frank, with an ironical air, 'I don't see, Jane, but you turn out an heiress.'

'My dear uncle,' returned she, in a faltering voice, 'has left us all he had. I am unworthy of his kindness.'

'For heaven's sake, Jane, don't keep forever harping upon that string. What could you have done more? You say you asked him to come and live with us.'

'Yes; but now I feel how much more daily and constant attention would have been to him, than any such displays that I occasionally

made. I earnestly hope he did not perceive my neglect.'

There are no lessons of kindness and good will that come so home to the heart, as those which are enforced by sudden death. Who has ever lost a beloved friend, that would not give worlds for one hour of the intercourse for ever gone?—one hour to pour forth the swelling affection of the heart,—to make atonement for errors and mistakes,—to solicit forgiveness, —to become perfect in self-sacrifice and disinterested devotion? This is one of the wise and evident uses of sudden death,—that we may so live with our friends, that come when and how it will, we may not add to the grievous loss, the self-reproach of unkindness or neglected duties.

Jane's heart was bleeding under a feeling of remorse. It wanted soothing and kindness; but Frank seemed vexed and out of humor.

'There could not,' said he, 'be any thing more consistent with uncle Joshua's narrow views, than his last will and testament. To make such a man as Samuel Watson his executor, and trustee for *my* children!'

'He was his particular friend; and I have often heard my uncle say, he was "honesty and uprightness to the back bone,"' replied Jane.

'Yes; I know that was a chosen expression of the old gentleman's. However, thank fortune! I need have no association with him. If he had left the property to my care, who am the natural guardian of my children, I could have made something handsome of it by the time they wanted it; but he has so completely tied it up, that it will never get much beyond the paltry sum it is now.'

Samuel Watson, the guardian and executor, was a man much resembling uncle Joshua, in the honest good sense of his character; but he was a husband and a father. His sympathies had been called forth by these strong ties, and by the faithful affection of an excellent wife. They had lived to bury all their children but one; and that one seemed to exist only as a link between this world and another. He had been, from infancy, an invalid. They had hung over him, with prayers and anguish, through many a year of sickness, spending

upon him a watchfulness and anxiety that the other two children did not seem to demand; for they were strong in health and activity. His two brothers, braced together like horses, delighted to draw the little invalid, in his wicker-carriage, over the hills and valleys of Dorchester, where they then resided. A greater contrast could hardly have existed between the *horses* and the rider. *They*, full of health, bloom and animal spirits, only checked by the feeble voice of Oliver, begging them not to go *quite* so fast; and when they slipped from the slight harness, and flew to his side, the contrast of his pale face and laboring breath, to their free and joyous respiration, was indeed a sad one. But years had passed away, and Oliver had lived to weep over the loss of his brothers,—had lived to enforce the immutable truth, that God's ways are not like ours,—to prove the imbecility of human deductions and conjecture. The blooming and beautiful had been called, in the dawn of life, and the invalid still lingered on. But that health, which had been denied to his material structure, seemed doubly bestowed on his

mind. He was no longer the feeble object of his mother's solicitude. He was her friend,—her counsellor. By degrees, he obtained the influence of superior virtue over every one around him, and, from his couch of sickness and pain, afforded a striking proof, that there is no situation in life, which may not show forth the goodness and power of the Creator. Such he considered the purpose of his prolonged existence,—not to teach by active and energetic usefulness, for, alas! that was denied to him;—but by enduring with fortitude and submission, suffering and confinement; to endeavor by faith, prayer and trust in God, to demonstrate, that religion gives a power sufficient to support and cheer the soul, and to diffuse serenity in hopeless disease.

The expression of his countenance was bright, serene, and even, at times, joyous. It was only his emaciated frame, the clear and unearthly paleness of his complexion, that gave the idea of suffering. The parents, instead of communicating resignation, derived it from him; and though his cultivation and refinement were of a higher order than theirs, they felt its

secret and holy influence. Such were the friends that uncle Joshua meant to secure to Jane and her children.

Mrs. Watson expressed her determination to call on Jane, as soon *as it was proper*,—for she was of the *old school*—(one that often checks the best propensities of the heart); which it would not be under a month or six weeks. Oliver thought otherwise, 'Why not go to-day, or to-morrow? as if every one does not feel the blessing of heartfelt sympathy.' But Mrs. Watson knew more of the forms of life, and weighed their different standing,—and several weeks were suffered to pass. By this delay, she lost the opportunity of seeing Jane under the influence of a sorrow, which, for a time, at least, makes the heart better. But Frank had requested all their friends to come and cheer her up. And the *trio*,—Mrs. Reed, Mrs. Hart and Mrs. Bradish,—that we have before alluded to, had certainly done their best, to wear away all the salutary and wholesome impressions of death. They had scarcely allowed her a moment for reflection,—had urged the necessity of riding, walking, and

'keeping up her spirits,'—till Jane had become again absorbed by the little petty cares of life, and could banish painful reflection without an effort.

The morning that Mr. and Mrs. Watson came, they found her in a becoming mourning dress, every curl and every fold in place. But their own feelings of kindness supplied the want of hers, and aroused something like sympathy in her mind. 'We must be friends,' said Mr. Watson, as he shook her hand with cordiality, 'or we shall not fulfil the last request of our excellent friend. You must fix on an afternoon to pass with us, and bring all your children.' Jane could not refuse, and the day was appointed; and as Mrs. Watson left the room, she said, 'don't make it later than four.'

'Impossible,' said Frank, 'go at four! What Goths and Vandals! You will expire before you can get away. I will call and pass half an hour after tea, and I hope this will finish off the intercourse for a year at least. By the by, Jane, put down the day of the month, and next year we will return the invitation the same day.'

When the afternoon arrived, a new obstacle presented. Elinor, the eldest daughter, who had attained her sixteenth year, and was to *come out* the next winter, had her engagements and pursuits, and learnt, with a feeling of disappointment, that a long afternoon was to be spent, in a scene of domestic dullness and *ennui*. The sacrifice, however, was to be made; and, with a naturally amiable disposition, and much energy of character, she determined it should be made cheerfully; with a secret hope, however, that they should not see the *sick young man*.

The *sick young man* was the first to receive them,—to welcome them, with a gay and cheerful expression, to his father's house. Mrs. Watson lost, at home, all the constraint of forms, to which she was unused. She was kind, maternal and affectionate. The table was loaded with prints, and works of fancy and taste. Every thing was refined, and in good keeping;—and, to the astonishment of the Fultons, Oliver, in fashionable phrase, was 'the life of the party.' Instead of allusions to his feeble health, and a list of his infirmities,

which the visiters had anticipated, not a word was hinted on the subject. A new treat was prepared for the evening,—his electrical machine, with its curious experiments,—his magic lantern, with its grave and gay scenes, its passing characters, so true a picture of human life. When the carriage came, to convey Elinor to the cotillon party, strange as it may seem, she preferred staying the evening, and the carriage was dismissed.

Dr. Fulton did not come. Business undoubtedly prevented him. A physician's time was never his own; and 'heartily glad' Jane said she should be, when he gave up his profession.

The family returned, delighted with their visit, and perfectly convinced, that, though Oliver looked sick and emaciated, and his hands were so white and almost transparent he *could not suffer much.* Mrs. Fulton said 'suffering was not only marked upon the countenance, but it destroyed the force and resolution of the character.' In most cases, she was undoubtedly *right;* but in the present one she was *wrong.* Many a night of anguish

did poor Oliver endure,—earnestly praying, if it were the will of Heaven, that he might sleep the sleep of death, and wake to the morning of a glorious immortality. But then, the remembrance of his parents' anguish came over him, and he prayed for prolonged life, for their sakes,—and bade them good morning, with a cheerful smile.

Sickness and suffering had nerved, not destroyed, the energy of his character; and he had learnt to look upon his frame as a machine, which the mind was to control.

There are mysterious sympathies in the heart. From this visit, Elinor's impressions assumed a new form. A beauty she already was,—and a belle likely to be;—but, henceforth, all that belonged to these titles devolved on the care of the parents. It was Elinor's delight to visit at Mrs. Watson's,—to listen to the conversation of Oliver, so blended with wisdom, instruction and amusement. Of a future existence,—which she had hitherto considered as awfully mysterious, and always banished from her thoughts,—she heard him speak, as one of joyful anticipation; as separated

from this only by a slight barrier. Her visits became frequent; and notwithstanding her parents wondered at her plebeian taste, she passed days at Mrs. Watson's. She soon understood Oliver's character,—saw, that while his frame was often torn by anguish, the mind triumphed. It was a glorious lesson for youth; one well calculated to do away the blighting effects of a life of vanity. Uncle Joshua had bequeathed to Elinor an education; not one that was to fit her for entering the gay world, but one that was gradually to prepare her for the kingdom of heaven.

At length, the long talked of period arrived, that both Mr. and Mrs. Fulton had anticipated. He relinquished his profession, and entered into partnership with Mr. Bradish, as a merchant. They could no longer be considered as on the threshold of fashion. They had entered the precincts, and were proceeding at a rapid pace. They first began, by accepting such invitations as they persuaded themselves they were morally obliged to accept:—as if the often repeated observation, 'I feel obliged to go,' operated beyond inclination.

Some there are, veterans of fashion, who, like Solomon, weary of the constant round of life, persuade themselves that they are bound to accept invitations, from respect to the feelings of their friends, who will be hurt if they decline them. How can they think so, when they arrive at the drawing-room, where every inch of foot room is contended for, and where, if shorter than the average of the company, they must content themselves with gazing upon the ceiling! To those who are just enlisting, there is, undoubtedly, a mysterious power in fashion, that enables them to make many sacrifices for the honor of being called over in the muster-roll.

The frame of the chimney-glass was stuck full of cards, white, blue and yellow, and every evening saw Mr. and Mrs. Fulton elbowing their way, among crowded circles. That all this was still done with the greatest possible economy of money, there can be no doubt; for Jane had not yet learned to throw off all the restraints of early habit. But if money is saved, a far more precious expenditure is required. A lady who spends her morning in

cleaning white kid gloves and furbishing a soiled dress, is drawing upon a treasure that money cannot replace,—*time*.

While Elinor was deriving lessons from Oliver, that were to endure beyond '*time*,' to her mother was left the care of preparing for her *entrée* the coming year. No member of parliament, canvassing for a place as prime minister, could have been keener in his calculations. Many old acquaintances were dropped, and many new ones acquired. Every article of furniture that was purchased, had some reference to the future show-out,—to the ball with which Elinor was to be ushered into society. To give it full effect, she was carefully secluded; and, like the night-blooming cereus, was to burst forth at once. Mrs. Watson's was the only place where she was suffered to visit freely; and 'they were so out of the world, that nobody would ever see her, or know it.'

It was strange, how Oliver contrived to mingle so much of religion, of high and holy thought, in his intercourse with all about him, without ever *preaching*, or even uttering a

homily. This reflection occurred to Elinor; and she conned it over, till she found out the puzzle. It was the language of action, of example, of purpose,—fortitude in suffering,—filial tenderness,—disinterested benevolence, and ingenuity in devising aid for the unfortunate. His words were consistent with all this; but they possessed no higher moral power than they derived from living example.

'How good you are!' said Elinor to him, when he was one day kindly explaining to her some phenomena of scientific experiments.

'I suppose,' said he, 'I ought to say, in return, how good you are, to listen to me so patiently! But I feel as if I had almost done with the forms of the world.'

'Almost done with them!' exclaimed Elinor. 'Why, Oliver, you have not entered upon them yet,—you are so young! My mother thinks you would have enjoyed better health, if you had been more in society, and had not thought and studied so much.'

'Do *you* think so, Elinor?'

'I really cannot tell,' replied she, after a moment's pause, 'because the experiment has

never been made. But no one could wish you to be otherwise than you are, except with regard to health.'

'What I am,—all that you approve,' said Oliver, 'I owe to my ill health. It is Providence that gives us the means of improvement.'

'Providence, then,' replied Elinor, with a half smile, 'has dealt hardly by me; for I have always enjoyed excellent health.'

'No, Elinor; Providence has dealt most graciously with you. God is leading your young heart to him by mercies and blessings. And who shall say that the contrast which my situation affords to yours, is not one of the means designed to warm your gratitude into a pure and holy flame of devotion?'

From conversations and reflections like these, Elinor returned, in the evening, to her own now luxurious home. She usually found her mother dressing for a party. There was often hurry and vexation. Sometimes a glove tore in pulling it on, or the carriage did not come. When her mother was leaving her, she often said, 'Next winter, Elinor, we shall go together. I leave you to the pleasure of anticipa-

tion.' And then she hurried away to a crowded party.

Mrs. Fulton, thanks to her beauty, reputed wealth, and circle of acquaintances, had now the happiness of seeing herself one of the first led into the supper-room; and, from the upper end of it, enjoyed the felicity of gazing upon the crowd, who were elbowing their way. Sometimes her eye rested on one of her early 'lady patronesses,' Mrs. Reed, and some others, who pushed on before the thronging multitude. She gave them an encouraging nod, and even beckoned them to get near her;—a feat that she knew was utterly impossible.

One thing still was wanting, to place them on an equality with the Bradishes; and that was a carriage. Poor Mrs. Fulton still made her morning visits in a *hack*, except when her kind neighbor condescendingly offered to take her. She could see no reason why they should not *now* have an equipage of their own. It was only consistent with their present style of living.

Frank had wholly ceased his communications to Jane, with regard to his pecuniary

affairs. Consequently, this mutual source of interest was gone; and, as she saw no restraints laid on any thing, she presumed, very naturally, that, as long as his business was so flourishing, it was of little consequence what they expended. Sometimes, when her benevolent feelings were interested, and she gave lavishly and injudiciously, Frank accused her of extravagance. Then came retaliation, and hints that she had always heard, that, with increase of means, came a greater tenacity of money. For her own part, she considered it as dross, if it was not circulating.

It is a sad mistake, to believe that there are any abstract virtues or vices. The former is the ascending ladder of Jacob's vision, whose foot is on earth, but whose top reaches to heaven. To suppose that we may commit a solitary vice, is as inconsistent as it would be to break down a very small portion of the *levèe*, and yet expect to restrain the rushing waters of the Mississippi to a narrow outlet and gentle current. The mighty torrent, that has hitherto been hemmed in, can no longer

be checked; and the country is laid waste by inundation.

Extravagance seems to be a slight fault. In youth, we are indulgent to it. We say, if there must be wrong, *that* extreme is better than the opposite;—we had rather see it, than sordid calculation. But is this all? Does it stop here? A little reflection will convince any one, that, to support extravagance, it must bring a host of allies. There must be injustice, —selfishness; and the last auxiliary is fraud. Extravagance is, in truth, living beyond our honest means. It is a word used so lightly, that we almost forget its import.

During the months that followed uncle Joshua's death, to the era of Elinor's coming out, nothing could be less preparatory for such an event, than her state of mind. But, as she was perfectly obedient to her mother's wishes, —careful not to use too violent exercise, or to expose herself, imprudently, to heat or cold, and not to associate with her former schoolmates, who did not belong to the *haut-ton*,— Mrs. Fulton was satisfied, and fully believed that her daughter comprehended and subscrib-

ed to her motives;—that she understood the first part of her lessons were given, as a cosmetic for the complexion, and the last, as a security for rank. Elinor obeyed them, with the full assurance, that they were meant for her good. For what child can doubt the affection of a mother? It is a redeeming point in this connection, formed by God's own hand, that however blind or ill-judged in its direction, and however bitter the waters may become in their course, the fount, from which they rise, is pure and uncorrupted. Let us not confound terms, and talk of the affection of parents, as we talk of their foolish indulgence, their inordinate pride in their children, and their restless ambition. These are *worldlings*, and have no affinity with true parental affection. If we analyze them, selfishness is at the bottom. As well might we say that religion is fanaticism,—is persecution,—is unhallowed zeal,—because the rivers, that flow from the source, sometimes grow muddy and turbid as they rush on. Yet, even the infidel pretends not to relinquish his claims to the

fountain; for he tells us, his is the *religion* of nature.

'My dear Elinor,' said Mrs. Fulton, as they both set at work in the morning, 'your father and I have fixed upon the first evening in November for the ball. It is now the second week in October; and we shall not have much more than time to get ready. We must make out a list. Take your pen, and we will begin.'

Elinor did as her mother directed.

'The right way,' said Mrs. Fulton, 'is to arrange the names alphabetically.'

It was soon found, however, that this was impossible. A string of Ps or Qs, &c., obtruded. Then Mrs. Fulton said, 'Streets were the best way to begin with. R Street; then go to C or E Street, and so on.' But here numbers were forgotten. And, at last, she thought of the directory.

Elinor continued writing the list in silence, with her head bent over the paper.

'The next thing will be to fix upon waiters and entertainments. We are to have the use of Mrs. Bradish's two rooms, just as she had

ours, last winter. But how moping you are, Elinor! I really think, as we are taking all this trouble for you, you might show a little interest in it.'

Elinor attempted to answer; but her emotions seemed to be irrepressible; and she laid down her pen, and put her handkerchief to her eyes.

'You are not well, dear,' said her mother, tenderly.

'Yes, I am,' said Elinor. 'But, mother, do you know how sick Oliver is?'

'I know he has been sick for a great many years; I believe, ever since he was born.'

'But he is much more so now. The doctor says he cannot live long.'

'It will be a mercy, when he is taken,' said Mrs. Fulton.

'He is every thing to his mother,' said Elinor, in a faltering voice.

'Yes; his father and mother will feel it at first, no doubt. Have you put down the Wilkinses on the list?'

'Mother,' said Elinor, solemnly, 'perhaps

Oliver may die the very evening you have fixed on for the ball.'

'Well, if he should, it would be unlucky But we cannot help it, you know.'

'They were such friends of uncle Joshua's!' said Elinor.

'They are so out of the world, they will never know it.'

'But *we* should, mother.'

'There is nothing so unwise as to torment ourselves about possibilities. I am sure, things *could not* happen so unlucky.'

Jane was right in one point, at least. There is nothing so unwise as to trouble ourselves about *possibilities*. We may lay a thousand plans, waste time in revolving consequent events, even go on to imaginary conversations, and, after all, the occasion for them never occurs, and our plans are swept away, like chaff before the wind.

Elinor made out the list. The cards were written and sent; and the day before the ball arrived.

The young, and those who remember the days of their youth, will not be severe on Eli-

nor, that her thoughts took a brighter hue, as she busied herself in the splendid preparations; or that, when her ball-dress came home, her eye sparkled with pleasure, as she gazed on it. Winters of sorrow and time must pass over the young head, before its germs of anticipation, of hope, and of self-complacency, can be blighted.

'It is a beautiful dress,' said Mrs. Fulton. 'I will just run down and see if your father has come. He was to bring your earrings.'

Down Mrs. Fulton ran.

As she approached his room, which was on the basement story, she heard loud voices. She stopped at the door; and, at that moment, her husband said, in a deprecating voice, 'I assure you, this is only a trifling embarrassment. Wait a few days, and every thing will go right.'

'I know better,' was the ungracious reply; 'and I will wait no longer.'

Jane turned away, with a feeling of apprehension. Something of undefined evil took possession of her mind; and, instead of re-

turning to Elinor, she impatiently waited, at the head of the stairs, till the men were gone. When the door closed upon them, she again sought her husband. He was flushed and agitated.

'What do you want?' said he, roughly, as she entered.

'I came to see if you had got Elinor's earrings.'

'Do n't torment me about such nonsense,' replied he. 'You worry my life out.'

Jane had caught his retaliating spirit.

'Something worries you, it is evident. Who were those men that have just gone?'

'That is my affair,' said he.

She was silent for a moment; and then affectionately exclaimed, 'My dear Frank, how can you say so? Are not your affairs and mine the same? If any thing makes you unhappy, ought I not to know it?'

How true it is, that 'a soft answer turneth away wrath!' He evidently felt the forbearance of his wife; and replied, more gently, 'Indeed, Jane, if I had any thing pleasant to tell you I should be glad to tell it. But the

truth is, it is from kindness to you, that I do not speak.'

'Then there is something unpleasant to be communicated?'

'Yes; but wait till this cursed ball is over, and then I will tell you all. Here,' said he, taking a little box from his pocket, 'carry these to Elinor, and tell her —— No; tell her nothing.'

'Indeed, Frank, it is cruel in you, to leave me in this state of suspense. Tell me the worst.'

'We are ruined! Now, Jane, go and finish your preparations for the ball. You would know all, and you have got it.'

What a day was this for poor Jane! Earnestly she entreated that the ball might be given up. But Frank said, if any thing could increase their misery, it would be making it so public. And, after seas of tears, on the part of Jane, it was finally settled that every thing should proceed the same. Yet, with the selfishness of sorrow, how often she wished that something might take place to prevent the ball!—something that did not bring exposure,

—that would not affect the health of her own family! That something was Oliver's death; —the very circumstance that She had, a few days before, so much dreaded. In the morning, she sent to know how he was; and the answer, while it gave exhilaration to Elinor's spirits, brought disappointment to her mother. 'He had a very comfortable night, and was greatly relieved.'

Amidst the preparations for the evening, Mrs. Fulton's depression was not observed. The only hope that remained to Frank, was, that his affairs might be arranged with some degree of secrecy. And, for this, the ball, he conceived, was actually necessary.

When the evening arrived, and Elinor came to show herself, all equipped for her first appearance, any mother might have been proud of such a daughter, with her bright, happy face, her sunny, blue eyes, and a figure set off by her white satin bodice, and splendid necklace and ear-rings,—the last present of her father

'Does she not look like a queen, ma'am?'

said the chamber-maid, following her, and holding the light high above her head.

Mrs. Fulton cast upon her a look of anguish.

The company came. Every body congratulated Jane on the beauty and elegance of her daughter. Every body prophesied she would be the belle of the winter. Then came the supper. And, at last, the visiters departed. Elinor retired to bed, full of happy dreams ; and her parents were left alone.

Jane attempted to converse with her husband. But he had done the honors of the whisky punch and champagne, till he had not a clear idea left. And broken slumbers and sad thoughts followed her through the night.

The next morning came, with bitter consciousness of what was before them. Frank had not the consolation of feeling that misfortune had reduced him. He had not lost any large amount, by the sudden changes to which mercantile speculations are subject. He had been living in reckless extravagance, and had

withdrawn large sums from the firm, trusting to the future to replace them. With failure, he knew must come disgrace.

In a few days, the tale went round, and enlivened many an evening circle and morning gossip. The sagacity of the world was truly astonishing. It was incredible, how many 'had expected some such crash. There was nothing so foolish as people's living beyond their means.' And Mrs. Hart was particularly loud in condemning Mrs. Fulton's extravagance.

Among all their former friends, a few appeared to sympathize; but none to take the responsibility of counselling. Yet such a one Heaven provided for them. And this was Samuel Watson,—uncle Joshua's 'vulgar friend.'

It was necessary that Frank should disappear from the scene of action; and Mr. Watson was indefatigable, in seeing that every thing was transacted in the best possible manner, and in shielding Frank's conduct from reproach, as far as was compatible with truth.

His house was an asylum for Mrs. Fulton and her children, till something more eligible could be thought of.

Among the early friends of her uncle, Jane's former impressions revived. She remembered his kind and judicious counsel, and wondered that she could so far have strayed from it. She spoke with perfect candor to Mr. and Mrs. Watson, and, in return, received counsel and consolation.

'Often,' said Mrs. Watson, 'your uncle has expressed his fears to us, that you were living too fast. But when he saw you still charitable, and striving to do good, he said, "They cannot wander far from the right path." And he was always fearful of alienating your affection by reproof.'

'It is true,' said Jane, 'I could not bear his reproofs. And yet I knew he must and did disapprove. If I had had resolution to meet it all, how much better would it have been for me!'

Mrs. Watson smiled.

'We find saving clauses, generally, in such

cases. It was natural for you to believe that your uncle had no opportunities of knowing what people required in the fashionable world, to appear respectable.'

'It is a comfort, however,' said Jane, 'that we have injured nobody but ourselves.

'I do n't see how that can be,' said Mrs. Watson.

'Our creditors are rich men, who will not feel it in reality. And as to our other debts, they are very trifling.'

'I am glad to hear you say you owe only those who will not feel it. Of course, there are no butchers' or bakers' bills unpaid;—no carpenters, masons, or tradesmen of any kind; —no mantua-makers or milliners;—no women who go out to daily labor, and who have families of children depending upon them for bread.'

'Upon my word,' said Jane, 'you are one of Job's comforters. Uncle Joshua himself could hardly be more severe.'

'My dear Mrs. Fulton, do n't misunderstand me. Is it not right, that we should

speak the truth to those whom we wish to serve ?'

'Certainly,' said Jane. 'But you must allow that *we* are the greatest sufferers.'

'I can hardly allow that; inasmuch as I consider moral evil of far greater magnitude than temporal. You have added the weight of your conduct and example to the growing extravagance of the age.'

'I can say, with truth, my prevailing motive has been to benefit my children ;—to give them such advantages as would introduce them to the first society.

'The best gift we can bestow upon our children,' said Mrs. Watson, 'is *independence ;* and this is in every one's power. We must teach them to limit themselves to their own resources.'

'Suppose they have nothing ?'

'If they have health, activity, and moderate talents, they have an abundance for independence. What standing can be more respectable, than that man's, who lives within his own means; owing no one, wronging no one,

and sharing his little with those who have less?'

'Alas!' said Jane, 'that was once our situation.'

'And may be again in a degree,' said Mrs. Watson. 'And this is the point to which I would come.'

'No,' replied Jane; 'I see the difference. We had, then, youth and frugal habits. We were free from debt, and had not a family of children, brought up in indulgence.'

While Mrs. Watson was endeavoring to rouse the dormant powers of Jane's mind, Mr. Watson was acting as friendly a part by her husband, and a much more difficult one.

Most people feel but little commiseration for that remorse which first owes its birth to open exposure. The common observation is, that they feel the *shame*, but not the *sin*. However true this may be, we must also recollect, that *remorse* is not made up of pure and noble sentiments. It is a mixture of shame, disappointment, and a conviction of

self-folly. We must not confound it with penitence. But we must welcome it, let it spring from what it will, as the first regenerating power of the mind.

It was thus that Mr. Watson regarded the state of Frank's mind. And he did not convert it to hardened indifference by bitter sarcasm, nor strive to lighten it, by talking of error, mistake, or misfortune. He gave things their just names.

Uncle Joshua's legacy was a blessed resource for Mrs. Fulton and her children. His house was a home for them; and to take possession of it, was retiring as completely from the circle in which she had moved, as if she had followed her husband to the western country, where he went to begin life anew; and once more put up his sign,—'Dr. Fulton, practises gratis.'

Elinor was at an age to feel the change, that had taken place, with poignancy. But she was also at an age when the mind opens to new impressions, and when virtuous principles are easily stamped upon it. Her inter-

course with the Watson family, had been a real blessing. This was still left to her; and she soon found, in constant employment and the necessary labor of her own industry, a tranquillity that was new to her.

Poor Jane! Her task was the hardest. She had much to unlearn;—habits of self-indulgence,—feelings of mortification, of pride, and even of envy, to struggle against.

It seemed as if Oliver's life had been prolonged, to this time, to complete the religious education of Elinor and her sisters. They, every evening, seated themselves near his sick couch, and listened to his cheerful and animated conversation. Often he talked and reasoned of things to come, and no cloud came over his or their brow. It was a beautiful sight, to contemplate the earthly spirit gradually 'fading into life.' And when nothing remained, but the form it once inhabited, they felt that he had gone to his God and his Father.

Jane is still the head of the family; but Elinor is its life and soul. What her mother

was, at her age, *she* now is ;—charitable and self-denying. But the virtues of the one sprang from the lovely and gentle emotions of her nature, which, in beneficence and kindness, sought their own relief and gratification. In the other, they are strengthened and supported by the immutable principles of accountability to God, of faith in a future life, and of love to *souls*, born to immortality.

The accounts they receive from Dr. Fulton, and of him, are, upon the whole, encouraging. Though Mrs. Fulton is earnest to join him, with her family, he has been wise enough to decline it. The last letter he wrote Elinor, she received a few days since, and still carries in her bosom, probably on account of the following sentence :

'I begin to hope we may all again be gathered into one family, even in this world. My business is prosperous; and I have reasonable expectations of being able, in the course of a few years, to convince my creditors, that, however wide I have travelled from the right course, it is not irrecoverable. I

willingly submit to every privation, in this blessed hope. In the mean time, I daily thank God for my domestic relations;—that he has preserved to me my wife and children —has given me such a child as you have proved yourself; and taught us all, that real independence consists in *living within our means.*'

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